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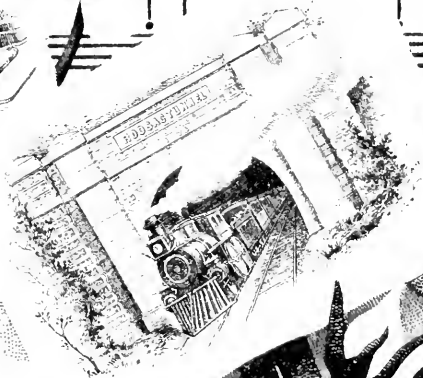
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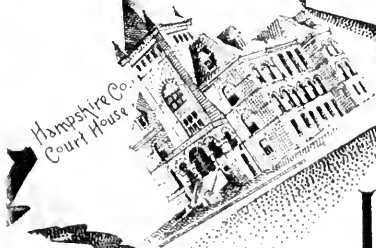
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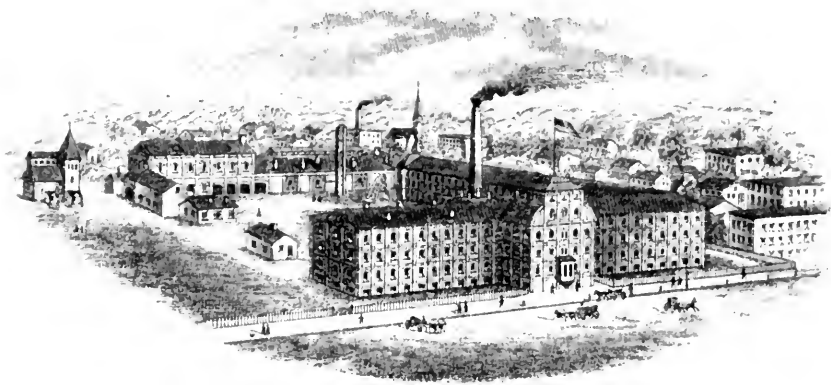
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THEIR TOWNS, VILLAGES, AND CITIES

TOGETHER WITH A CONDENSED SUMMARY OF

COMPREHENSIVE SERIES OF SKETCHES

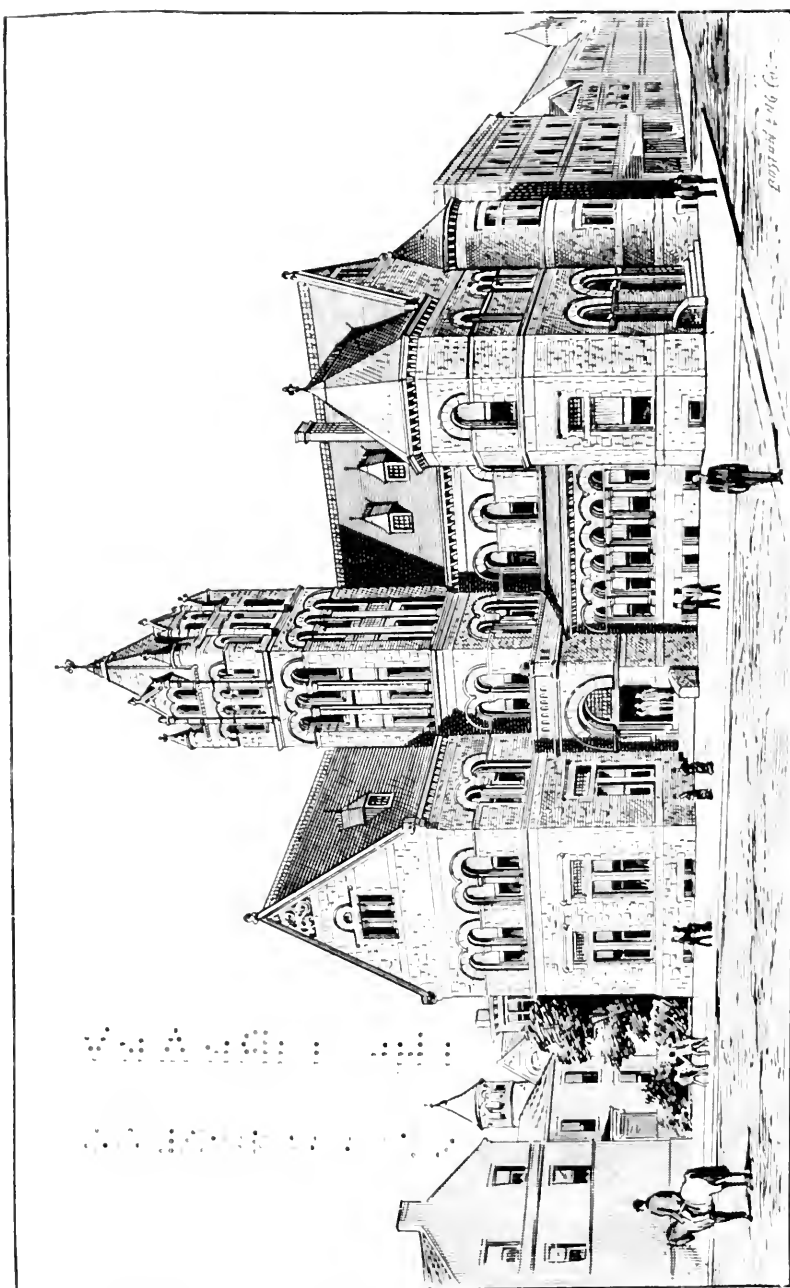
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Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: the control group and the experimental group. The control group was divided into two subgroups: the control group and the experimental group. The experimental group was divided into two subgroups: the control group and the experimental group. The control group was divided into two subgroups: the control group and the experimental group. The experimental group was divided into two subgroups: the control group and the experimental group.

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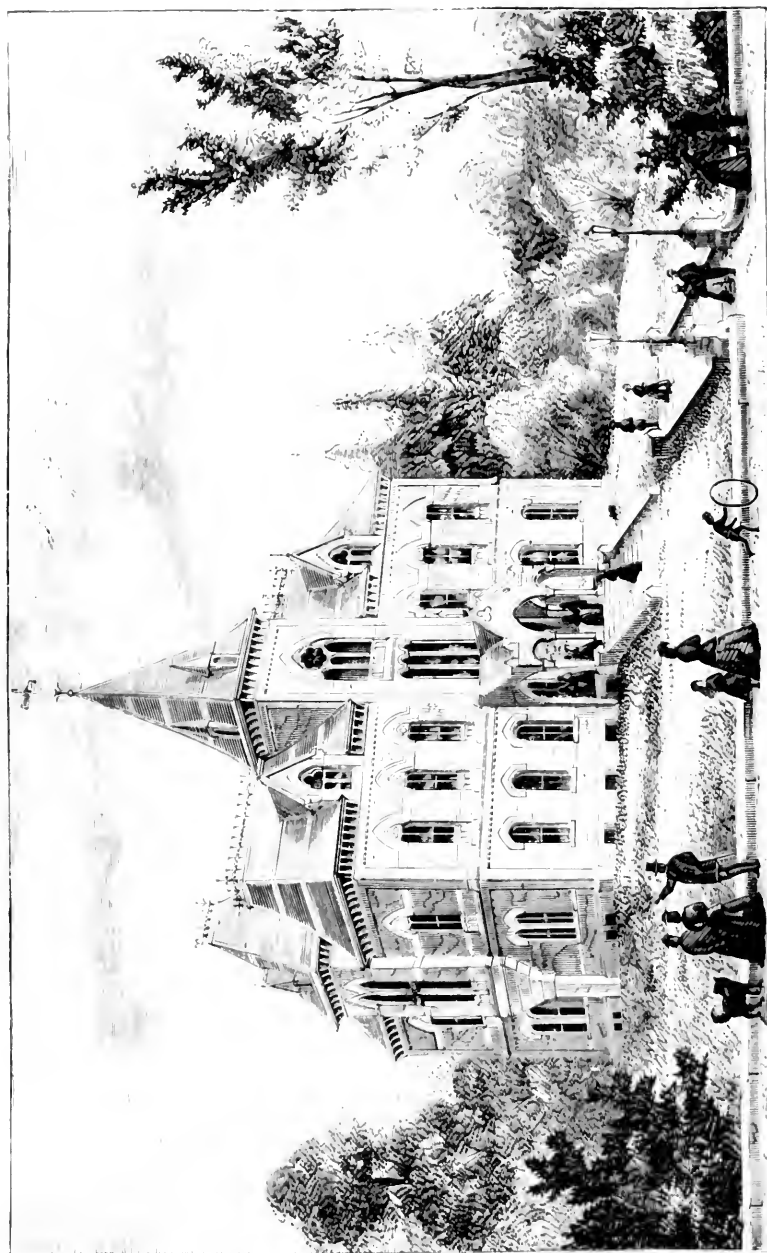
PREFACE.

SOME keen observer has said that "brevity is the soul of wit." A fitting emendation may be formulated in the words, condensation is the grand secret of conveying instruction. Diffusiveness too often defeats its own object. Prolixity may be justifiable in the case of those annalists who have at their command unlimited time and space in which to review and particularize unimportant facts—a condition which does not apply to the compiler of such a work as this, necessarily confined to generalization, the crowding of great events into a line and the history of centuries into a paragraph.

The labor of preparing for the press the present little volume has been much greater than is apparent upon the surface, and consisted not so much in the actual amount of writing done as in the comparison of authorities, the securing of data, and the winnowing of the chaff from the grain. This task has been conscientiously performed, and the narrative part of *INLAND MASSACHUSETTS ILLUSTRATED* will be found clear and concise, suited to popular reading and to the purpose in view—that of describing in the fewest possible words the country, the villages and cities, the public institutions, the industries and attractions presented to those who seek advantageous opportunities for the investment of capital in productive enterprises as well as the topographical and climatic beauties sought by the tourist for pleasure or instruction. Incidentally our pages bear witness to the energy and indomitable public spirit of a people who have by sheer force of genius and hard work made the four western counties of Massachusetts the fairest and in some respects the most prosperous region of New England.

We have spared no exertion to render our work complete and acceptable. If any individual or community has been slighted, the blame rests not with us.

In conclusion, we desire to return thanks for the encouragement and patronage extended us by many prominent gentlemen, firms, and companies, a few of whom may be mentioned, viz. : Hon. H. S. Hyde, Smith & Wesson, R. F. Hawkins, the Agawam Bank, and others of Springfield ; Hon. William Whiting, the Holyoke Water Power Company, and others of Holyoke ; Gen. J. L. Otis, the First National Bank, and Hon. A. G. Hill of Northampton ; the Berkshire Life Insurance Company and Pittsfield National Bank of Pittsfield ; Hon. Byron Weston, J. B., Zenas, and W. M. Crane of Dalton ; the Adams National Bank of North Adams, and many others whose names are familiar at home and abroad.

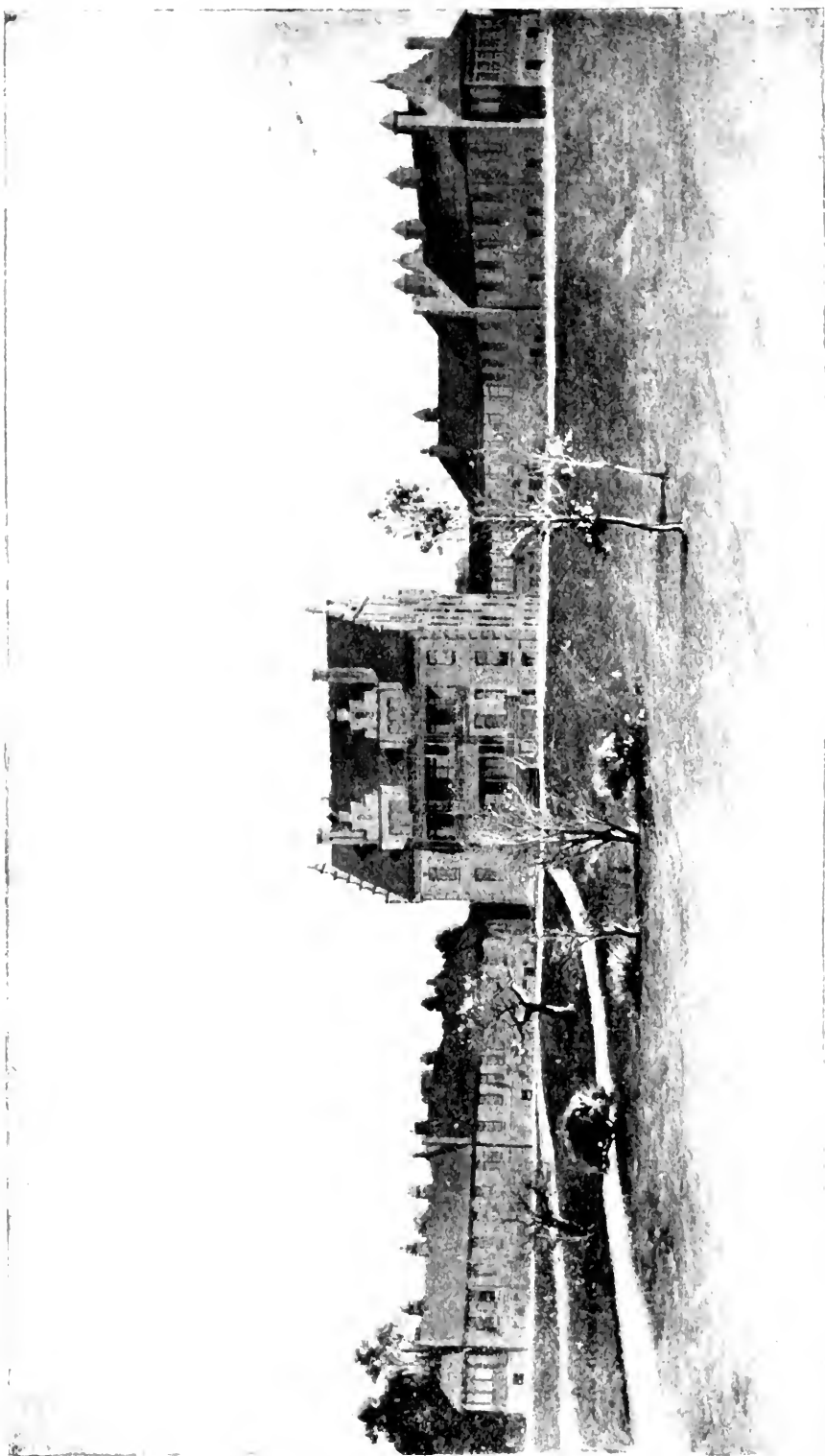


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SPRINGFIELD HOSPITAL.



MASSACHUSETTS.

THE STATE AT LARGE—TOPOGRAPHY AND CLIMATE—A BRIEF HISTORICAL SYNOPSIS.

THE eastern coast line of Massachusetts is about 300 miles in length, one-half of which belongs to Cape Cod; but the actual breadth of the State from the southeast to the northeast corners in a direct line is only ninety-five miles. Extending forty miles almost due northwest from near the entrance to Buzzard's bay to the vicinity of Shepardsville in Norfolk county runs the boundary line of Rhode Island, extending thence due west twenty-one miles to the Connecticut line near East Thompson. From thence eighty-seven miles to the town of Mount Washington, Berkshire county, Connecticut forms the southern boundary. Thence the line extends forty-seven miles a little east of north along the eastern boundary of New York to the Vermont State line, which it follows in a direction slightly south of east to the Connecticut river and the boundary of New Hampshire, forty miles. For sixty miles further, to within three miles of the Merrimac river, it follows the same general course, thence running in an irregular northeasterly course to the sea at the southeast corner of New Hampshire. The average width of the State west of a line drawn through the towns of Wrentham in Norfolk and Dracut in Essex is forty-seven and a half miles, while the distance from Rhode Island along the line of Norfolk on the north and Plymouth and Bristol counties on the south to the sea is thirty-five or forty miles—the State having somewhat the shape of a boot, Cape Cod and the island counties of Dukes and Nantucket forming the broken and dilapidated toe, Bristol and Plymouth the instep, Norfolk and Middlesex the ankle, Essex the heel, and Worcester, Hampden, Hampshire, Franklin, and Berkshire the leg.

The soil of Massachusetts is not as a general thing fertile, though in some portions of the State excellent crops of maize, rye, potatoes, and market vegetables are produced. The surface is more or less hilly and rocky everywhere, save along the water courses, and in the west the elevations approach the dignity of mountains, the loftiest eminence being Greylock mountain in northern Berkshire, the top of which is more than 3,500 feet above the sea. The rough country west of the Connecticut river is a continuation of the Green and White mountains. Among their most prominent features are Mounts Tom, Holyoke, and Nonotuck, in the vicinity of Holyoke, and the Berkshire hills, the latter bordering the Hudson river valley on the east and forming the connecting link between the Green mountains and the Catskills. Wachusett mountain in Worcester county, an outlying sentinel of the White mountains, rises to a

height of 2,018 feet. The hills to the eastward diminish in magnitude as we approach the coast, and though numerous are of small consequence except in the case of the Blue hills of Norfolk and the country near Cape Ann in Essex. Much of the land of Middlesex, Essex, and Norfolk and nearly all of Bristol, Plymouth, Barnstable, Dukes, and Nantucket counties, and Martha's Vineyard are quite level, sandy, and sterile, as are the Elizabeth islands.

The coast abounds with inlets, harbors, and bays, alternating with rocky headlands. Massachusetts bay (from which is taken the *soubriquet* "Old Bay State") embraces Cape Cod bay—lying between the mainland and Cape Cod—and covers nearly the whole eastern front. Boston harbor, deep and commodious, is one of the safest on the Atlantic coast, sheltered as it is by promontories and islands. Of the other capacious and desirable harbors the most prominent and famous are those of Gloucester, Salem, Marblehead, Lynn, Plymouth, Barnstable, and Provincetown. Cape Cod—the "great right arm of Massachusetts"—bears in outline striking resemblance to that member of the human body with bent elbow and clenched hand. It is forty miles from shoulder (where it joins the mainland) to elbow, eastward, and thirty miles northward to Race Point light at the extremity. The Elizabeth islands, sixteen in number, comprise a chain about eighteen miles in length lying between Buzzard's bay and Vineyard sound, and are known as the town of Gosnold, Barnstable county. To the east, across the sound and distant five or six miles, is Martha's Vineyard (Dukes county), and ten miles east of that is Nantucket island and county, containing fifty square miles of land (or sand) and possessed of a fine harbor—Holmes' Hole. Monomoy island is mere sand-spit just off Cape Cod elbow. Buzzard's bay, thirty miles long and of an average width of ten miles, lies between the counties of Bristol and Plymouth on the north and Barnstable and the Elizabeth islands on the south. The famous old whaling port of New Bedford and its fine harbor are situated on the northern shore in the county of Bristol.

The Connecticut, taking its rise in northern New Hampshire, enters Massachusetts forty miles east of the New York State line, forming at that point the boundary between New Hampshire and Vermont, and runs nearly due south through Franklin, Hampshire, and Hampden counties, crossing the State line into Connecticut about five miles south of Springfield. This noble stream, emptying into Long Island sound, more than 400 miles in length, is navigable for small craft to Holyoke, and is the largest and most important river that enters the State. The scene along its course is celebrated for variety, beauty, and grandeur, and immense dams for the utilization of the water power exist at numerous points. Those at Turner's Falls and Holyoke are the most extensive, and are described at length in the chapters devoted to the industries of the flourishing manufacturing centers. The average fall of the river in the State is about two and a half feet to the mile. This river and its Massachusetts affluents—the Deerfield, Miller's, Chicopee, and Westfield rivers—all abound with favorable mill-sites, which are gradually being utilized though there is yet plenty of room for new-comers. Franklin, Hampshire, Hampden, and portions of Worcester and Berkshire counties are drained by the Connecticut and its tributaries. The Merrimac comes next to the Connecticut in point of volume; is 110 miles in length, four of which are in Massachusetts, and furnishes vast power. It drains portions of Worcester and Middlesex counties, receives the flow of the Concord and Nashua rivers, and drives the busy mill-wheels of Lowell and

Lawrence. The Watuppa ponds furnish power for the Fall River mills. The Taunton empties into Narragansett bay. The Ipswich rises in Essex county, the Mystic in Middlesex, the Charles in Middlesex and Norfolk counties, and all flow into Massachusetts bay. The Blackstone and Quinnebaug drain portions of Worcester and Hampden counties, and by the exercise of engineering skill and the construction of reservoirs have been made extremely valuable for manufacturing purposes. Lake Chautunagungamauy, a natural lake improved by man, is noted for its extent, its value as a reservoir, its beautiful scenery, and its name, which, it is popularly believed, has never been pronounced since the last of the Pequots, disgusted with the white man's soap and whisky,

"Folded his tent like the Arab, and silently stole away."

The Housatonic and the Hoosick, wild, rapid, and lined with valuable sites for mills, drain portions of Berkshire county, and the Ware, rising near Rutland, Vt., is dammed at various points and put to use at Ware and elsewhere.

The district of Maine was erected into a State in 1820. Since then the territory of Massachusetts comprises about 7,800 square miles, divided into fourteen counties, which contain about 340 towns and cities.

THE CLIMATE.

The climate of Massachusetts, says Lorin Blodgett, the eminent climatologist, may be generally described as one representing very nearly the average of temperate latitudes on this hemisphere, though more severe than the average of temperate latitudes in Europe—a difference due to the fact that a portion on the eastern side of the continent is greatly modified by the circulation of the atmosphere across the land surface in its general movement eastward, thus increasing its heat in summer and its cold in winter, while the same circulation, moderated by its passage over the sea, brings to the west of Europe much milder and more uniform temperatures. The New England climate, called severe, partakes of the character of that of continental rather than of maritime Europe. As compared with the southern and western states it is severe, and still more so in contrast with the west and south of Europe. . . . This comparatively extreme and severe climate is, however, highly favorable to mental and physical activity. In all the results of energy and industry, which make the State a model in development and eminent above almost any other in wealth, prosperity, and intelligence, the influence of climate must be recognized as leading and decisive. Locally there are marked modifications of this general character, as on the southeastern coast and islands, the Gulf stream coming near enough to be felt quite sensibly, in addition to the general modifications caused by the apparent extension of these districts into the sea. Though violent storms are not uncommon off Cape Cod and the circuit southward to Nantucket, the temperature is still so much modified as to register for the mean of the winter months 7° warmer at Nantucket than at Cambridge, and nearly 5° warmer at New Bedford. Williamstown, in the northwest corner of Berkshire county, is 10° colder than Nantucket, and 7° colder than New Bedford, in winter, though the difference in summer is hardly perceptible, the mean for the whole State being from 68 to 70°. In the elevated parts of Berkshire, Franklin, and Hampshire counties the winters are quite severe and the spring and summer often late and cold; even Williamstown, at an elevation of 900 feet above the sea, has a mean winter average of 23°.

while at Princeton in Worcester county, 1,150 feet above, it falls to 22° ; but the valleys and level country at a distance from the mountains enjoy a temperature that seldom falls below 25° in winter and ranges from 67° to 70° in summer. Taking the whole State together the range of temperature is very great for any single day, the minimum being 20° below in the northwest and 10° below at New Bedford, while in summer it may rise to 90° on the mountains, 98° in the valleys, and in some localities to 100° , though the atmosphere is much more dry, and consequently more healthful, than further south. As regards rain, snow, and atmospheric moisture, the general character of the climate is similar to its temperature—variable and extreme in some details, while the average is that of the best part of the temperate latitudes, the annual humidity, including rain and melted snow, varying from 39 inches at Nantucket to 45 inches in the hill country near Worcester, the profuse summer showers inland sensibly decreasing from the sea exposure along the coast. The same conditions obtain in winter, the rainfall averaging 41 inches at New Bedford, 34 to 40 inches in the western counties, and 46 inches at Worcester. There is no rainy or dry season, properly so called, and the rainfall is pretty evenly distributed among the seasons. The snowfall averages 60 inches in the mountains of the western and central divisions, 50 inches in the valleys, and 30 inches in the eastern and southeastern counties. There are occasional snows of two feet in the central portion of the State, decreasing in depth nearer the coast and turned to rain or sleet by the warmer easterly winds. Fogs and continuous light rains are common all along the New England coast, and there is an almost constant precipitation of moisture, caused by easterly winds, apparently return currents from the northeast supplying the exhaustion of the lower stratum resulting from storms on the continent. Northeast winds are the bane of the New England climate in spring and late autumn. The weather in summer and fall is usually fine and sometimes peculiarly beautiful, with a pure, elastic atmosphere, singularly cool, comparatively dry and healthful, and more than compensates for the cold of winter and the northeast storms of early spring and advanced fall.

GEOLOGICAL AND MINERALOGICAL.

Nothing short of an extended scientific paper, for which we have not space, would give an adequate idea of the geological and mineral wealth of Massachusetts, the development of which is still in its infancy. Of building and decorative stones there is no lack—granite, porphyry, marbles, limestone, sandstone, syenite, slate, mica, etc.—while numerous deposits of the finest emery and corundum have been found. The coal measures of Plymouth and Bristol counties, extending into Rhode Island, cover about 750 square miles, but have never been fully developed for the reason that the coal, an extremely hard anthracite, is unsuited to the generation of steam and domestic use, though it is employed to some extent in the smelting of iron, which is found in considerable quantities at various places. The hematite ore-beds of Berkshire county are famous.

HISTORICAL SUMMARY.

The historic annals of Massachusetts and New England really begin with the arrival of the Mayflower in Cape Cod bay November 11, 1620, with one hundred and two Puritan pilgrims on board. These people, dis-

senters from the state church of England, persecuted for opinion's sake, retired first to Amsterdam and later to Leyden, Holland, in 1607-8, where they enjoyed unrestricted liberty of conscience for some years; but becoming dissatisfied with their surroundings, secured from the Virginia Company of England a charter authorizing them to settle upon the northern part of the company's American possessions. Peculiar to themselves, they had clung together as a congregation in Holland, and it was determined upon due consideration that a part only should cross the ocean at first and thus prepare the way for the remainder. Arrived in England, two small vessels were bought or chartered, but one proved unseaworthy, and only the Mayflower with her complement of passengers stretched away upon what proved a tedious and stormy voyage across an unknown sea upon the grandest mission in which men ever embarked—a mission of which they themselves had no conception—the founding in the New World of the greatest and strongest and freest nation men ever saw. They builded better than they knew or designed, for in declaring the object of the voyage they simply said they "thought they might on these shores more glorify God, do more good to their country, better provide for their posterity, and live to be better refreshed by their labors than ever they could do in Holland." Their original destination was some point not far from the present site of New York, but for reasons not necessary to particularize they decided to attempt a settlement where they first landed and which they subsequently named Plymouth, now a coast village of Plymouth harbor in the town and county of Plymouth, distant about thirty-five miles south by east in a direct line from Boston. In view of the fact that there was neither law nor government in the country, on the day they cast anchor these stern men met in the cabin of the Mayflower and signed the first compact ever drawn up between civilized men on this continent, and which may be fairly pronounced the first stone in the glorious fabric of civil and religious liberty in which all true Americans rejoice. The document, quaint in terms and orthography, is worthy of preservation, and reads:—

"In ye name of God, Amen. We, whose names are vnderwritten, the loyall subjects of our dread Soueraigne Lord, King James, by ye grace of God of Great Britain, France and Ireland King, defender of ye faith, &c., haueing vndertaken, for ye glorie of God and advancement of ye Christian faith, and honovr of ovr King and Countrie, a uoyage to plant ye first Colonie in ye northerne parts of Virginia, doe, by these presents, solemnly and mytvally, in ye presence of God, and of one another, couenant and combine ovsrselues together into a ciuill body politick, for ovr better ordering and preservation and fvrtherance of ye ends aforesaid; and by virtue hereof do enact, constitvte and frame svch jyst and eqvall lawes, ordinances, acts, constitytions, and officers, from time to time, as shall be thought most meet and conuenient for ye generall good of ye Colonie, vnto which we promise all dye sybmission and obedience. In vvittness vwhereof, vve haue herevnder sybscribed ovr names, at Cape Cod, ye 11 of Nouember, in ye year of ye raigne of ovr Soueraigne Lord, King James, of England, France and Ireland ye eighteenth, and of Scotland ye fiftie-fovrth, Ano Dom. 1620."

A small party of adventurous explorers entered the snug harbor and landed on the present site of Plymouth just a month later, December 11, and on the 16th of the same month the Mayflower arrived from Cape Cod. The actual debarkation and settlement dates from Christmas day, 1620. This handful of zealous colonists had brought with them a spiritual director in the person of the pious and discreet Elder William Brewster, and previous to establishing themselves on land they chose proper civil officers with John Carver at their head as governor. The colony

suffered terrible hardships and privations the first winter, and ere the summer of 1621 arrived forty-three of the original one hundred and two had found rest in the waters of the harbor or under the sands of the coast. The sturdy spirit of the survivors was undismayed, however, and they continued to labor at building homes, clearing the forest, tilling the soil, and perfecting their government, making treaties with the Indians that were rigidly observed on both sides, and prospering as they deserved, increasing in numbers and wealth as the years went by, and maintaining a distinct and separate governmental existence until 1692, when Plymouth became incorporated as a part of the great colony of Massachusetts Bay, established by "The Council at Plymouth in the county of Devon (England) for the planting, ordering, ruling, and governing of New England in America," under a patent granted to certain noblemen and others in the same month that witnessed the arrival of the Pilgrims in Cape Cod bay. That neither king nor council, nor for that matter the recipients, had any conception of the extent of North America is shown by the terms of the patent, which guaranteed to the grantees all that territory on this continent from the fortieth to the forty-eighth degrees of north latitude, which includes all the territory lying between lines running due east and west from the Atlantic to the Pacific and extending in width from the New Jersey coast on the south to the Gulf of St. Lawrence on the north. The charter was vacated in 1635, after the company had disposed of most of its lands to the various companies and individuals interested in colonization. Plantations or settlements were begun in 1622 at Weymouth, in 1624 at Cape Ann, and in 1625 at Mount Wollaston, but bad management and Indian difficulties led to their early abandonment. A patent was granted March 19, 1628, by the Plymouth Company to Sir Henry Rosewell and associates, conveying to them a strip of land which in width extended from three miles south of Charles river to three miles north of the Merrimac and in length "from the Atlantic to the South sea," and the ensuing summer the Cape Ann colony, which had removed to Salem, came under the control of a new company organized under that grant, of which John Endicott was governor. The royal charter to the territory thus acquired was granted March 4, 1629, creating Rosewell and his associates a corporation under the title of the Governor and Company of the Massachusetts Bay in New England. Seventeen ship-loads of colonists, among them many people of consequence, arrived from England in 1630. Of these John Winthrop, the new governor of the company and subsequently governor of the colony, was the most prominent figure. New settlements were soon afterward established at various points, of which the most important were those of Charlestown, Newtown (now Cambridge), Matapan (now Dorchester), Roxbury, Shawmut (now Boston), Nantasket (now Hull), Mystic (now Medford), Lynn, and Winisimmet (now Chelsea).

At the first general court, held at Boston, October 19, 1630, the freemen were empowered to choose from their own number the assistants provided for in the charter, and the latter to choose from among themselves the governor, deputy governor, and assistants, who should make the laws and appoint the other officers. This was the first attempt ever made in this country to establish representative government, and though, like all new experiments, the system was crude and required much subsequent amendment, it is substantially the same that supplied a foundation for the governmental fabric of the State and nation in later times. The Puritans, refugees from their own country because of religious persecu-

tion, stern, uncompromising, fanatical in upholding liberty of conscience for themselves, came to America for the purpose of founding a state the corner-stone of which should be absolute adhesion to their peculiar tenets, the creed in which they sincerely believed, and they had no tolerance for any other form of worship. Honest, earnest, hardy, yet narrow, they determined that no interloper should share with them in the work to which they devoted themselves, and consequently made communion in their church the first test for all who would aid them in the construction of a civilization dependent for its very existence, as they imagined, upon the fashioning of each individual conscience upon an unvarying model. It must not be forgotten, however, that these men lived and many of them were notable actors in an age when civil and religious liberty was neither known nor practiced, when men's minds were just emerging from the gloom of the middle ages, when might made right, when the sword was the universal arbiter, when the thunderings of the prophets rather than the teachings and example of the Redeemer formed the staple texts of pulpit disquisition, and they unquestionably acted for the best according to their light. Members of their own church only were permitted to exercise political functions, and they banished from their borders with rigorous severity any and all who refused to accept their interpretation of the Scriptures or otherwise proved obnoxious. Among those thus banished were Roger Williams, excluded in 1634, subsequently one of the founders of Rhode Island; Rev. John Wheelwright, banished in 1637; Mrs. Anne Hutchinson and her followers, and the Quakers, expelled in 1656 and following years.

The emigration from England to the colony increased rapidly in the years 1632-3, many eminent men coming over. The general court—the germ of the House of Representatives—became an established institution in 1634. The Pequot war, brought on by acts of bad faith on the part of certain whites and growing jealousy of their power on the part of the natives, broke out in 1636, resulting in the humiliation of the red men, after a struggle of more than a year, during which many colonists lost their lives, others their dwellings and live stock, and all suffered severely, but for forty years thereafter peace reigned between the races in New England. A change of government in the mother country by which the Puritans and their allies obtained power caused emigration to cease by 1640, and not a few of the 21,000 who had come over returned.

The famous colonial federation, by which Massachusetts Bay, Plymouth, Connecticut, and New Haven joined hands for mutual protection against the Indians, the French, and the Dutch of New Amsterdam, was formed at a conference in Boston, and continued until 1684, when the Massachusetts charter was revoked by royal authority and the government was vested in the Council of New England.

The first compilation of laws for Massachusetts Bay was made by Rev. Nathaniel Ward and adopted in 1631, was styled the "Body of Liberties," and reduced the number of capital offenses from one hundred and fifty in England to twelve in the colony—a long step in the direction of reason and mercy. The colony began the issue of silver coins in denominations of threepence, sixpence, and a shilling in 1652.

But while the whites were thus planting and reaping, building and trading, preaching and praying, a terrible storm was gathering. The Indians had gradually obtained and perfected themselves in the use of fire-arms and otherwise prepared themselves for a renewal of the struggle of 1636-7. The most capable of their leaders was Philip, king of the

Pequots, through whose influence and statesmanship the various New England tribes were united, and in 1675, all being prepared, the long-expected outbreak occurred and a bloody war of a year's duration ensued which ended only with Philip's death at the hands of an assassin. Six hundred whites fell in this war, thirteen towns were destroyed, and 600 houses were burned. The fiercest engagements occurred at Swansey, Brookfield, Hadley, Deerfield, Northampton, Lancaster, Medfield, Weymouth, Groton, Springfield, Sudbury, and Marlborough, Mass., and Warwick and Providence, R. I.

We have already referred to the abrogation of the Massachusetts Bay charter in 1684. Joseph Dudley, president of the Council of New England, took possession of the government in May, 1686, and in the following December arrived Sir Edmund Andros, commissioned by the king governor of all New England save Connecticut. The people, however, complained of his unjust harshness and oppressions, and on the accession of William and Mary to the throne in 1689 he was removed. A year later, in retaliation for outrages perpetrated by the French and Indians along the northern frontier, the New England colonies dispatched an army and a fleet against the Canadian French—an expedition that accomplished nothing. The consolidation of Plymouth with Massachusetts Bay was the principal event of 1692, and the same year witnessed the outbreak at Salem of that peculiar phase of mental delusion, a belief in witchcraft, the cruelties and follies incident to which, extending over many months, have formed the basis for many a gruesome tale. Twenty alleged witches were put to death that year, and a few before and afterward; but, after all, the sin and shame bore no comparison to that of England, where 30,000 miserable wretches were hanged, burned, and drowned.

Indian depredations were resumed in 1704, when Deerfield was surprised, forty men, women, and children slain, and one hundred carried away as prisoners. This outrage was known to have been instigated by the French, then at war with England, and in 1707 the colonies of Massachusetts, New Hampshire, and Rhode Island sent an armed expedition against Port Royal, Nova Scotia, but nothing was accomplished. Three years afterward—in 1710—another attempt was made, backed by an English fleet, and the fortress capitulated after a stout resistance. The next year an attempted capture of Quebec failed, and in 1713 peace was declared.

Colonel Samuel Shute was made royal governor of Massachusetts and New Hampshire, and remained in office for six years. Peace and prosperity reigned for a period of thirty-one years—1713 to 1744—when England and France again became involved in hostilities, in which the Canadians took an active part, fitting out privateers at Louisburg to prey upon the colonial fisheries. It was determined to stop these depredations if possible, and a small army of 4,000, raised in New Hampshire, Massachusetts, and Connecticut, assisted by a fleet of English ships, besieged Louisburg in May, 1745, forcing the garrison to capitulate June 11. Peace followed in 1748, only to be again broken in 1754, when a war of eight years' duration ensued, ending in the conquest of Nova Scotia and Canada by troops principally from Massachusetts. The territory thus acquired is still held by England.

In 1765 commenced the series of annoyances and tyrannies that culminated in American independence. The arbitrary acts of certain royal governors had already engendered a widespread feeling of dissatisfaction, when, March 22 of that year, the infamous Stamp Act passed the

British parliament, the object being to force a tax from Americans upon all paper, vellum, and parchment used in the colonies. The opposition was instant and general; all classes were united in antagonism to this and similar attempted oppressions, and the measure was repealed the next year. A second act was passed in 1767 designed to lay an import tariff on numerous articles brought from abroad, but this also met the same opposition, in which Massachusetts led, and the duty was reluctantly removed from all commodities but one—tea. This temporizing policy only added fuel to the flames of resistance, and the famous Boston tea party was the result, followed by the quartering of British troops in the town and the suspension of civil authority. Things went steadily from bad to worse until in 1774 the port was closed and the government transferred to Salem. General Gage took control in May as provincial governor and commander of the royal forces, and perpetrated so many outrages in the name of the king that popular sentiment not only in Massachusetts but in all her sister colonies was wrought up to a white heat and only awaited concert of purpose to inaugurate a conflict. The various legislative assemblies adopted resolutions of sympathy and support, and a conference called together at Philadelphia, September 5, attended by eminent representatives from all the colonies, organized as the Continental Congress, resolved against the importation or exportation of merchandise from or to Great Britain, and took measures to enforce them. Events followed each other rapidly, and the fires of rebellion smouldered everywhere, ready to burst forth at any moment. The people associated themselves together, formed militia companies, provided munitions of war, subscribed money, and urged their leaders to organized resistance. Independence was as yet scarcely thought of, but there was a fixed purpose to maintain their rights as free-born subjects of the crown, and for the restoration of all their privileges. The first actual collision occurred in April, 1775, when British troops sent from Boston to destroy certain military supplies belonging to the colonists were met by militia and citizens, and on the 19th a series of skirmishes ensued at Concord and Lexington in which several were killed and wounded on both sides. The British retired to Boston, but the country was now thoroughly aroused, and reinforcements were rapidly collected in the vicinity of Boston with the object of driving the royal troops from that city. Charlestown was occupied, Breed's hill fortified, and on the 17th of June occurred the ever-memorable assault by the British troops and men-of-war in the harbor, in which the Americans, though forced to withdraw, proved their willingness and ability to cope with the much-vaunted British regular. The battle of Bunker Hill had been fought and lost, but the raw militia had gained an experience that proved on many subsequent occasions of more value than an easy victory in their first engagement could have done.

Washington arrived in July and took command; reinforcements were brought up from every direction; fortifications were erected, and the siege began in good earnest. The British sailed away to Halifax in March, 1776, and the scene of war shifted further south. The part played by Massachusetts in the seven years' war that made the United States a free nation forms a brilliant part of the history of those times.

The State government, founded upon a written constitution, was organized in 1780, while the revolution was still in progress. Shays' ridiculous little rebellion, involving Worcester and Hampshire parties, started in resistance to the forcible collection of debts contracted between 1776 and

1783, occurred in 1786. One man was killed in its suppression. The war of 1812 was a serious blow to Massachusetts interests, and was not very generally indorsed. The civil war, 1861-5, gave her an opportunity to retrieve her reputation for patriotism, and she contributed liberally with men, money, and brains to its successful prosecution, sending to the front no less than 160,000 effectives out of a population of 1,250,000.

Agriculture, fisheries, the mechanic arts, manufactures, and commerce engage the attention of the masses, while the educational institutions of the State rank with the best in the world. Public works of every kind are liberally supported, as are the public schools, from which the ranks of intelligent citizens are constantly recruited. Nor are the mental and physical training of her young men and women monopolized to her own exclusive advantage, since the statistics show that many hundred thousands of her brightest sons and daughters have emigrated and continue to remove annually to the newer and less crowded commonwealths and territories south and west, where their acute minds and skillful hands are employed in the building up of local and national wealth and power. The influence of the Old Bay State thus exerted is beyond computation and increases year by year. The following table is compiled from the census returns of 1885, and presents the totals of capital (including credit capital), product, and hands employed for all industries, and for each of the fifteen leading manufacturing industries of the State:—

INDUSTRIES.	CAPITAL.	PRODUCT.	HANDS.
All industries.	\$500,594,000	\$674,634,000	379,398
Boots and shoes	34,313,000	114,729,000	64,858
Building	11,292,000	39,801,000	27,873
Clothing	12,399,000	32,659,000	18,395
Cotton goods.	118,947,000	61,425,000	60,132
Food preparations.....	20,832,000	80,488,000	11,518
Furniture	9,313,000	12,716,000	8,190
Leather.	12,258,000	28,008,000	9,228
Machinery.....	24,743,000	20,365,000	14,644
Metallic goods.	33,194,000	41,332,000	24,233
Paper.....	21,979,000	21,223,000	8,620
Printing, book-binding, etc. .	10,554,000	16,552,000	9,950
Dyeing, bleaching, etc. . . .	10,191,000	15,880,000	8,001
Rubber, elastic goods.	10,893,000	12,638,000	6,469
Woolen goods.	20,995,000	31,748,000	18,970
Worsted goods.	10,706,000	11,108,000	7,063
Other industries.	122,977,000	133,864,000	79,754

The subjoined figures, from the census of 1885, exhibit the increase of capital invested in manufactures since 1865, value of product, and comparative product during each period of five years:—

Year.	Capital invested.	Value of product.	Proportional product to \$1 of capital.
1865	\$93,385,849	\$271,950,122	\$2.91
1870	201,634,345	482,082,305	2.39
1875	252,396,177	528,867,823	2.10
1880	323,806,185	631,435,284	2.08
1885	497,581,920	674,634,269	1.66

THE CONNECTICUT VALLEY.

THAT portion of the Connecticut valley lying in Massachusetts averages about forty miles in width, and from Vermont and New Hampshire on the north to Connecticut on the south is forty-nine miles in length, Worcester county lying on the east and Berkshire county on the west. This territory, the most fertile and picturesque in the State, embraces the greater portion of the counties of Franklin, Hampshire, and Hampden between north latitude 42° and $42^{\circ} 45'$, and longitude $3^{\circ} 52'$ and $4^{\circ} 5'$ east from Washington. The population of these counties, according to the census of 1885, was : Franklin, 37,500 ; Hampshire, 48,472 ; Hampden, 116,764. Hampshire was an original county, erected May 7, 1662, and at that time included a portion of the present Worcester county and all of the territory of the colony westward to the Dutch possessions, now New York State. Since then the counties of Hampden, Franklin, and Berkshire have been carved out of her limits and her entire eastern tier of towns transferred to Worcester county—the latter occurring by act of the provincial general court taking effect July 10, 1731. Berkshire county was organized by the same authority, July 30, 1761. Franklin was erected by the Legislature, June 24, 1811, and Hampden February 20, 1812. Worcester county forms the eastern and the New York State line the western boundary of all. Franklin adjoins the States of Vermont and New Hampshire on the north ; the Connecticut State line forms the southern limit of Hampden, and Hampshire lies between Hampden and Franklin. The topography, climate, and scenery are referred to in our chapter on Massachusetts.

The aboriginal inhabitants of this continent south of the St. Lawrence, north of the Alleghanies, and east of the great lakes were divided into two powerful nations—the Iroquois of Central, Northern, and Western New York, and the Algonquins, who occupied the country to the eastward of the Iroquois, and between the Hudson and the Atlantic. The Iroquois were the most intelligent, warlike, and powerful, but the Algonquins, owing to their isolation, were comparatively strong and secure, though they were subject to occasional incursions from the Mohawks, a tribe of the Iroquois whose home was on the Mohawk river in New York. The Algonquin nation or family was subdivided into numerous small tribes, each with its distinctive name and *habitat*, as the Nipissings of the Ottawa river ; the Abenakis and Montagnais of the St. Lawrence, and several scattering bands near the Saguenay ; the Et-et-Chemins at the mouth of the St. Croix ; the Taratines of the Penobscot, Saco, and Piscataqua ; the Pennacooks of southeast New Hampshire ; the Massachusetts, whose hunting and fishing grounds were along the great bay ;

the Wampanoags of the east shore of Narragansett bay; the Nansets of Cape Cod; the Narragansetts and Nyanatics on the west shore of Narragansett bay, in Rhode Island; the Pequots, living between the Narragansetts and the Thames river; the Mohicans on the east bank of the Connecticut, and the Nipmucks of Central Massachusetts. A small branch of the Algonquins, called the Agawams, occupied the present site of Springfield and vicinity, cultivated the adjacent meadows, and claimed ownership of the lands along the river on both sides between Enfield and South Hadley Falls. They had a strong fort on Long hill, a mile and a half south of Springfield, and were prepared to defend themselves against their red enemies, but fled when menaced by the whites under Majors Treat and Pynchon after the burning of Springfield, October 5, 1675. The Woronoaks, related to the Agawams, lived on the present site of Westfield and were famous hunters of beaver. The Nonotucks made their home on both sides of the river from South Hadley Falls to Sugarloaf mountain. They fled on the outbreak of King Philip's war. The Pacomtucks, warlike and enterprising, roamed the Deerfield river valley and adjacent hills, cultivated much corn, and laid claim to vast territory. They retired to the Hudson, near the Hoosac, after King Philip's war.

The early settlement of the Connecticut valley in Massachusetts may be said to have resulted from secession, for it is apparent that William Pynchon, the leader, becoming disgusted with the fanaticism that disfigured the times and the strait-laced Puritanism of the authorities of Massachusetts Bay, determined to remove from the scene of persecution and found a new settlement where more liberal views might develop. At any rate that was the outcome of the movement. For several years the settlement was supposed to be within the jurisdiction of the Connecticut colony, and was represented by delegates to the Hartford general court. A dispute between Mr. Pynchon and the Connecticut authorities led to an investigation that showed the real status of the settlement, and the pioneers quietly resumed their allegiance.

In 1631 three Indian chiefs made their way through the wilderness to Boston and hospitably invited the whites to come and settle upon the Connecticut. It was not until two years afterward, however, that the first white men—John Oldham and three companions—returned the visit. They were kindly received, and brought back with them samples of hemp, black lead, and beaver skins. About the same time a small vessel from Plymouth sailed up the Connecticut as far as Windsor, in spite of the protests and threats of the Dutch garrison at Hartford, previously occupied. At Windsor a fort was built and provisioned, a part of the expedition remained to hold it, and the remainder returned to Plymouth. The Dutch made a demonstration from Hartford the next summer, but retired without attacking. In the summer of 1635 a considerable number of families removed from Dorchester to Windsor, while others founded the settlement of Wethersfield, Conn., another party starting overland in October and suffering greatly by the way. The first house in Agawam—opposite Springfield—was erected by John Cable and John Woodcock the same year of 1635. The next spring William Pynchon, a leading fur trader of Roxbury, with six of his neighbors, all accompanied by their families, set out and after a tedious journey arrived at Agawam. The mountains and streams of this section were at that time full of game, and a great number of beaver were taken annually by the Indians, and it is not difficult to understand that Mr. Pynchon had an eye to controlling the market

with a view to a reasonable profit. His field of usefulness was not, however, to be so circumscribed, and in the course of time he so gained upon the good will of the savages as to conclude with them many small treaties that proved of great value to the community of which he was the recognized local head. A prominent man before his migration to America, educated, shrewd, and resolute, he was in his element as the leader of a band of pioneers, and founded a city and a family inseparably connected with this noble commonwealth. The name of Springfield itself was conferred in commemoration of the spot of his nativity, the Pyncheon family seat near Chelmsford, England. Cable and Woodcock had been sent by him to build a shelter for his party, who on their arrival found all ready for their reception. Their household goods came by water. The spot chosen was near the west bank of the Connecticut, half a mile above the mouth of the Agawam (now the site of West Springfield). The ground selected was unsuitable for the building of a village, however, and very soon they removed to the east bank, laid out Main street, parceled out the land toward the river, and began building in good earnest, though their tools were the rudest and their only available material rough logs from the trees felled upon the spot. The lands were fairly divided, and in due season they planted and reaped and made the wilderness to bloom. Persecuted for writing a book on religious dogma that did not jibe with the illiberal bigotry of his time, Mr. Pyncheon was forced to recant, gave bail for his appearance at court, probably became disgusted, sailed for England, and never returned.

We have been thus particular concerning the settlement of Springfield because it is the oldest in the present limits of Massachusetts west of Boston and the first ever established by Englishmen on this continent at a point so far inland that no protection could be expected from the guns of a fleet.

The second settlement was made by Connecticut people in 1640 at Woronoak (Westfield), but was soon abandoned when it was found that the land belonged to Massachusetts. The permanent settlement was effected by citizens of Springfield in 1664, and the name changed in 1669, when the place was incorporated as Westfield. Northampton came next, and was really the second permanent settlement on the Connecticut within the province of Massachusetts Bay. The Indian name of the region in that vicinity was Nonotuck. John Pyncheon (son of William), Elizer Holyoke, and Samuel Chapin were appointed, by the general court, to apportion the lands, a duty completed November 1, 1654. The act of incorporation passed the general court May 23, 1655. The settlements at Hadley, Hatfield, Deerfield, Northfield, and other towns were planted later.

HAMPDEN COUNTY.

THE county of Hampden is the most populous and important of those forming the western division of the State—Hampden, Hampshire, Franklin, and Berkshire—and was the first settled. The history of the county is comprised in that of Springfield, which follows. The towns embraced in its territory are twenty-two in number, viz.: Agawam, Bland-



U. S. ARMORY—WATER SHOPS.

ford, Brimfield, Chester, Chicopee, Granville, Hampden, Holland, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Tolland, Wales, Westfield, West Springfield, and Wilbraham. Springfield is the county seat and principal city, Holyoke making a close and flourishing second, while Westfield is no inconsiderable rival of both, Palmer coming fourth. The villages that dot the county are among the most prosperous and flourishing in New England, several of them being noted for manufactures, as will be seen further along. The principal streams are the Connecticut, the Chicopee, the Westfield, and the Little Westfield, each affording vast power and presenting rare attractions to the lover of fine natural scenery as well as the mill-owner.

CITY OF SPRINGFIELD.

THE SPRINGFIELD OF THE PAST—EARLY SETTLEMENT—THE PYNCHONS—INDIAN TROUBLES—THE REVOLUTION—COUNTY ORGANIZATION—
A BRIEF GLANCE AT NOTABLE EVENTS.

In the preceding chapter we have told of the arrival of William Pynchon and his party of pioneers. May 14, 1636, articles for the government of the settlement were signed by Pynchon, his son-in-law Henry Smith, Matthew Mitchell, Jehu Burr, William Blake, Edmund Wood, Thomas Ufford, and John Cable. For reasons not necessary to detail all of these signers except Pynchon and Smith removed elsewhere within three years, but their places were more than filled by new arrivals. Lands were purchased from the natives, log houses were built, fields were laid out and planted, and very soon the settlers had made themselves as comfortable as circumstances permitted. For several years it was supposed that Agawam, as it was then called, was within the territory of Connecticut, but when the boundary line was settled by commissioners from both colonies in favor of Massachusetts Bay, the community suddenly found itself practically without government of any kind because of its remoteness from Boston, whereupon, February 14, 1639, Mr. Pynchon was chosen magistrate, a provisional office which he continued to fill until duly commissioned, June, 1641, by the general court, previous to which event, however, in April, the name of the town was changed to Springfield by vote of the inhabitants in compliment to the founder. The boundaries were fixed in 1639, but were extended by the general court in 1647 to include West Springfield, Agawam, Westfield, Holyoke, Chicopee, Enfield, Somers, Wilbraham, Longmeadow, Ludlow, Hampden, and the present limits of Springfield. One hundred and one years later Enfield, Suffield, and Somers were ceded to Connecticut. The incorporation of other towns at different times subsequently greatly reduced the territory of Springfield. Twelve families received allotments of lands at the first division in 1636; seventeen more were supplied in 1642, and twenty-two in 1643. But two witchcraft trials ever occurred here—one in 1650, the second in 1642—and in both the defendant was acquitted. Mr. Pynchon, accompanied by his son-in-law Smith and the minister, Mr. Moxon, returned to England in 1651; but John Pynchon and his brother-in-law Elizer Holyoke remained, and were for many years leading men in the community, being appointed, with Samuel Chapin, magistrates and commissioners in 1652, the general court vesting the government of the town in their hands, with authority to try all civil cases and punish all but capital offenses. They laid out Nonotuck (Northampton) and reserved land for Hadley, on opposite sides of the river, in 1654. Hampshire county was erected in 1662, with Springfield as the seat of justice, though courts were also held at Northampton.

John Pynchon built the first brick house in Springfield in 1660. It was designed and used for defense against the Indians, was 21 x 42 feet in area, had very thick walls and steep roof, and stood until 1831. Mr. Pynchon was an enterprising man for his time, a heavy fur trader and a considerable ship-owner, dealing extensively with the Indians, supplying them with merchandise and shipping their furs and peltries to England. There

never had been any serious trouble here between the races, and none was anticipated even on the outbreak of Philip's war, so that when a demonstration was made by the hostiles at Hadley and Northampton, Major Pynchon had no hesitation in taking to their succor nearly all the armed men of Springfield—a fatal error, as the Agawams took advantage of their absence to make a descent, which was only prevented from resulting in a massacre by timely warning received from a friendly Indian. As it was, thirty-two houses, twenty-five barns, and Major Pynchon's saw and corn mill were burned, and three men and a woman killed. It proved the ruin of the Indians, however, for they immediately abandoned their lands and homes hereabout, never to return in force, though occasional outrages were perpetrated for some years. The people rebuilt their homes, and within a year the Indians were completely crushed and events resumed their usual course; the country steadily developed, new settlers came, and Springfield became the business and social center of Central and Western Massachusetts. Deacon Samuel Chapin, who came in 1642, died in 1675, and is commemorated by a colossal bronze statue erected in 1884 in Stearns park. Elizer Holyoke, another distinguished pioneer, died February, 1676. Major John Pynchon died in 1703, and with him passed away the last of the original Springfield magistrates, at the age of eighty, after a long and singularly useful life in which were united the functions of merchant, judge of court, commander of the military, and commissioner of the colony to the Indians and to treat with the Connecticut authorities on boundaries and other important matters.

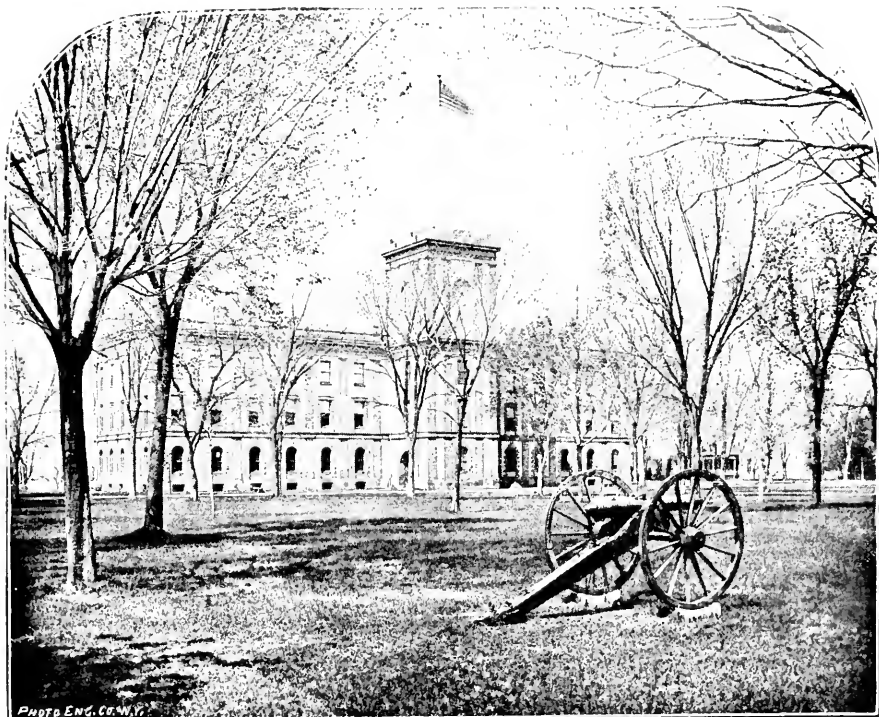


HAMPDEN CO. COURT-HOUSE.

The first court-house—an unpretentious wooden structure—was erected in 1723. Springfield furnished her quota of soldiers for the French and Indian wars, 1744 to 1760, and eighteen were slain in the siege of Louisburg, 1745. West Springfield was incorporated 1774. Springfield also bore her part in the preliminary discussion and preparation, and finally in the actual struggle of the revolution. A depot for military stores and an armory—the germ from which has since grown the great Springfield National armory—were established here, and large numbers of recruits were forwarded to the patriot army. Depreciation of continental paper money and other causes operated to prevent growth and development for some years after the return of peace; the courts were obstructed by mobs, "Shays' rebellion" ensued, and was only suppressed by force in January, 1787. Washington visited New England in 1789, and was a guest for one night of Zenas Parsons' tavern on the spot

now occupied by Court Square park. Northampton was made the county seat February 26, 1794. The National armory was established by act of

Congress April, 1794, and four years later the Legislature consented to the purchase of the land, 640 acres, now belonging to the government and upon which stand the immense shops and splendid arsenal.



U. S. ARSENAL.—(M. P. Warner, Photo.)

Springfield took small part in the war of 1812, though two regiments of infantry and one of artillery from Hampshire county were encamped at Dorchester for about forty days toward the close of hostilities.

Hampden county was created out of the southern portion of Hampshire in 1812 and Springfield made the county seat. A plot of ground in the center of the village, now Court Square, was afterward conveyed to the county, and in 1821 a new court-house was erected. A portion of the armory buildings burned March 2, 1824. The first town hall was opened with due formalities March 24, 1828. The Pyncheon house and fort was demolished 1831. The Western (now Boston and Albany) railroad was opened to Springfield October 1, 1839. Chicopee was sliced from the north end of Springfield and incorporated April 29, 1848. Half the territory and two-fifths of the population were thus lost. A city charter was granted April 12, 1852; a city government was immediately organized, and Caleb Rice became the first mayor. July 4, 1854, the corner-stone of a city hall was laid, the building finished in 1855, and dedicated January 1, 1856. Springfield contributed liberally of men and means for the suppression of the secession rebellion, 1861-5.

The initial steps looking to the erection of the present court-house (illustrated in these pages) were taken in 1871. The building, of Monson granite, was finished in 1874, and cost, with furnishings, \$304,543.29. The dedication occurred April 28, 1874, when an eloquent address was delivered by Wm. G. Bates, Esq., of Westfield. May 30, 1875, a great fire occurred, destroying numerous valuable buildings on Main, Vernon, Worthington, and Water streets and Wight avenue.

Springfield is the commercial emporium of this region, the principal railroad center of the State outside of Boston, is the seat of large and increasing manufacturing interests, and surrounded by a country remarkable for fertility and delightful scenery. Boston is 99 miles east, Albany 103 miles west, and New York 138 miles southwest, all reached in a few hours by rail. She is emphatically a city of homes, and whether palace or cottage each bears the impress of comfort and happiness. The morality of the community is only equaled by the general prosperity evident on every hand.

IN THE PRESENT.

A GLIMPSE OF MODERN SPRINGFIELD, HER MATERIAL AND OTHER ATTRACTIONS, GOVERNMENT AND INDUSTRIES.

The Springfield of to-day—estimated population, 45,000—is one of the loveliest as well as busiest inland cities on the continent. Her surroundings of lofty hills, charming lowlands, noble forest, and broad river have been the fitting theme of the poet and the sentimentalist for hundreds of years, and will probably so continue for centuries to come. But these are topics beyond our province, which is to record only those things that are of utility and describe only the substantial work of men's hands, and to that task we address our attention.

The street topography, from the engineer's standpoint, is very faulty, none of the principal thoroughfares being straight or constructed with reference to others or the points of the compass, but several of them are broad, most of them are quite level, and away from the business center well shaded by elms and maples many of which are of historic interest and great size. The business blocks that line Main, State, and some other streets are generally lofty, extensive, and tasty in construction, while the factory buildings are for the most part commodious and handsome. Among the most notable architectural features of the city may be named the new post-office, the new double union railway station (both illustrated), the fine granite court-house (also illustrated), the City hall, the superb new Fuller commercial and office block, the granite office building of the Boston & Albany and the Connecticut River railroads, the Agawam, City National, First National, Third National, Chicopee, and Five-Cents Savings banks, the Massachusetts Life Insurance Company building, the Springfield Institution for Savings, the Springfield Fire and Marine Insurance Company's building, Gill's art building, Kinsman's block, the National Arsenal, the City Library, City High School, numerous churches, etc.

The handsome villa of J. H. Appleton, Esq., president of the River-side Paper Company of Holyoke, is one of the most attractive in Springfield, and was designed by Architect E. C. Gardner. It is situated upon the elevation at the head of Maple street, is constructed of Long-meadow brown sandstone, and is a gem of residence architecture, commanding a charming view to the southwest of the Connecticut valley and river with the hills of Berkshire and northwestern Connecticut beyond, of the Wilbraham hills to the east, and of the Mount Holyoke range to the north. It is a home of which one may feel proud.



J. H. APPLETON'S VILLA.

PARKS AND BREATHING PLACES.

The founders of the city made small provision for parks, reserving but a few tiny breathing places, of which Court Square, with its noble elms, soldiers' monument, Miles Morgan statue, and Wesson fountain, is the principal. City hall park is an open piece of ground of small dimensions lying between Pynchon street and the rear of the City hall. Stearns park, 80 x 260 feet, lies between Bridge and Worthington streets, is neatly kept, contains the bronze statue of Deacon Chapin and a fountain, but is little frequented. Winchester, Kibbe, Merrick, and Buckingham parks and Clarendon fountain and Benton park are on Armory hill. The last great battle of Shays' rebellion was fought at Benton park, and though nobody was killed the marks of the conflict are still borne by the "Boston Stone," a queer relic of the past, erected by Joseph Wait of Brookfield in 1763, and which stands at the north corner of Federal and State streets. The arsenal grounds, southwest of Benton park, are the most beautiful, extensive, and commanding in the city, but are practically closed to the public because of the bad conduct of some visitors who defaced the buildings, smoked and spat upon the arsenal floors, and insisted upon taking their dogs with them. The property is valued at \$6,250,000.

Forest park, containing ninety-five acres and the largest of the local public parks, fronts the river below the city, and was presented to the people of Springfield by O. H. Greenleaf, Esq. It is a delightful resort, is fast being improved and perfected, and will eventually become one of the most beautiful and popular parks in New England.

Hampden park, bounded by the Connecticut River railroad, Plainfield and Fulton streets, and the river, contains sixty-three acres and is the property of the Hampden Park Association. A mile and half-mile trotting tracks, base-ball field, grand stand, stables, etc., render it a favorite place for races, fireworks, circuses, bicycle tournaments, etc.

MANUFACTURES.

A recent brochure from the pen of W. H. Chapin on "Springfield, Massachusetts" gives the subjoined approximate figures on manufactures aside from railroad rolling stock and fire-arms: Papeterie and envelopes, capital \$1,070,000, annual production of \$3,000,000; cigars, capital \$250,000, product \$600,000; bicycles, capital \$100,000, product \$250,000; boilers, capital \$225,500, product \$650,000; boots and shoes, capital \$150,000, product \$250,000; brass foundries, capital \$500,000, product \$550,000; breweries, capital \$100,000, product \$110,000; bricks, capital \$200,000, product \$250,000; buttons, capital \$140,000, product \$350,000; calendars, capital \$200,000, product \$150,000; cars, capital \$500,000, product \$700,000; car axles, capital \$100,000, product \$75,000; confectionery, capital \$200,000, product \$100,000; cotton waste, capital \$250,000, product \$750,000; bakeries, capital \$150,000, product \$125,000; doors, sashes, and blinds, capital \$125,000, product \$175,000; electric light, capital \$150,000, product \$60,000; firearms, capital \$450,000, product \$540,000; gas, capital \$500,000, product \$125,000; gas machines, capital \$150,000, product \$100,000; iron foundries, capital \$300,000, product \$800,000; knit goods, capital \$280,000, product \$450,000; needles, capital \$100,000, product \$110,000; paint, capital \$100,000, product \$200,000; patent car boxes, capital \$300,000, product \$250,000; publishing firms, capital \$250,000, product \$500,000; skates, capital \$100,000, product \$250,000; stone-workers, capital \$200,000, product \$250,000; textile fabrics, capital \$115,000, product \$200,000; wood-workers, capital \$125,000, product \$250,000.

MUNICIPAL.

The government of the city of Springfield is vested in a mayor, elected annually, one alderman from each ward, and a common council composed of representatives from each of the eight wards, some being entitled to three and others to only one. The present year the aldermanic board numbers eight and the common council eighteen. The roster of city officials includes a city clerk, city treasurer, auditor of accounts, collector of taxes, three assessors and three assistants, city physician, city engineer, city messenger, superintendent of streets and sewers, superintendent of schools, superintendent of water-works, chief of fire department and four assistant engineers, four civil service examiners, city marshal, assistant marshal, captain of the watch, sergeant of police, and 160 night and day watchmen and police officers, besides two truant officers. To this list is to be added the school committee, overseers of the poor, building commissioners, water commissioners, water registrar, park commissioners, board of public works, board of registrars of voters, trustees of city hospital, scaler of weights and measures, inspectors of milk, vinegar, meats and provisions, and petroleum, fish warden, and numerous clerks and assistants to the various departments.

The appended figures from the mayor's address show the financial condition of the city at the beginning of the fiscal year 1889: Valuation for taxation, 1888, \$39,863,255.14. Net indebtedness, \$1,225,293.68; reduction for the year, \$69,257.32; increase of net assets, \$12,257.32. The treasurer's report shows receipts from all sources, \$1,283,272.91; expenditures, \$1,200,679.29; cash on hand over expenditures, \$82,593.62. The following table shows the appropriations, transfers, receipts, expenditures and balances for the same year, the amount appropriated having been raised by taxation:—

DEPARTMENT.		Appropriations.	Transfers by Order of the City Council.	Appropriations, plus or minus Transfers.	Receipts.	Appropriations and Receipts, after Transfers.	Expenditures.	Surplus Balances.	Deficit Balances.
Abatement of Taxes.....		\$3,500 00	.....	\$3,500 00	.....	\$3,500 00	\$3,156 58	\$343 42	.....
Board of Health.....		1,200 00	\$350 00	1,550 00	\$124 00	1,674 00	1,628 83	45 17	.....
City Hospital.....		4,000 00	.....	4,000 00	.....	4,000 00	4,000 00	.....	.....
City Library.....		12,600 00	.....	12,600 00	2,594 62	15,194 62	15,194 62	.....	.....
Contingencies.....		20,000 00	9,888 56	10,111 44	72,420 25	82,531 69	47,437 76	35,093 93	.....
Fire Department.....		51,000 00	.....	51,000 00	243 12	51,243 12	51,057 45	185 67	.....
Funded Debt.....		80,000 00	.....	80,000 00	.....	80,000 00	57,000 00	\$27,000 00	.....
Highways and Bridges.....		.....	5,000 00	5,000 00	7,760 66	92,760 66	90,734 56	2,026 10	.....
Interest.....		.....	.....	.....	68,682 30	68,682 30	100,673 42	.....	31,991 12
Industrial School ¹		3,000 00	.....	3,000 00	.....	3,000 00	3,675 10	.....	675 10
Lighting Streets.....		24,400 00	800 00	25,200 00	28 42	25,228 42	24,191 70	1,036 72	.....
New Aerial Fire Ladder.....		3,500 00	.....	3,500 00	.....	3,500 00	3,500 00	.....	.....
Pauper Department.....		29,000 00	.....	29,000 00	4,558 33	33,558 33	31,036 73	2,521 60	.....
Police and Watch.....		34,700 00	.....	34,700 00	8,011 19	42,711 19	40,510 54	2,200 66	.....
Public Parks ²		12,000 00	.....	12,000 00	50 00	12,050 00	13,001 04	.....	951 04
Printing and Stationery.....		2,200 00	350 00	2,550 00	.....	2,550 00	2,502 11	47 89	.....
Salaries.....		13,400 00	.....	13,400 00	.....	13,400 00	13,395 53	44 47	.....
Scavenger Department.....		6,000 00	.....	6,000 00	662 33	6,662 33	6,614 94	47 39	.....
Schools.....		120,275 00	350 00	120,625 00	493 02	121,118 02	121,063 96	54 06	.....
School-house Repairs.....		7,500 00	2,000 00	9,500 00	.....	9,500 00	9,348 20	151 80	.....
Sewers and Drains.....		25,000 00	.....	25,000 00	13,644 89	38,644 89	38,144 66	500 23	.....
Water Works.....		13,000 00	1,038 56	14,038 56	129,463 87	143,502 43	58,012 38	85,490 05	.....
		\$466,275 00	.....	\$466,275 00	\$308,737 00	\$775,012 00	\$735,850 10	\$41,161 90	\$90,617 26
Deduct deficit balance								90,617 26	
Leaves balance from appropriations.....								\$39,161 90	

* The Water Department, after \$82,000 has been taken from its surplus balance and transferred to interest account, to pay annual interest on water debt, has a balance standing to its credit of \$3,499.05.

¹ The balances left at the end of the year from appropriations for Public Parks and Industrial School do not revert to contingent account, as in other departments, but remain to their credit, so their standing is more fully shown by the following statement.

Total estimated value of public property of every description, \$3,192,126.

FINANCES.

The financial condition of Springfield is shown by the subjoined statement of the city treasurer, covering the period from September 10, 1888, to September 16, 1889. It is proper to explain that these departments have unexpended balances from the appropriations of 1888, not included in the statement: Industrial school, \$8,33; public parks, \$676; water-works, \$3,490.

	Appropriations and Receipts.	Expenditures.	Balance Un- expended.
Board of health.....	\$1,032	\$1,021	\$910
City hospital.....	6,600	517	5,482
City library.....	15,165	5,395	9,800
Contingencies.....	50,156	26,887	23,268
Fire department.....	59,352	40,539	18,813
Funded debt.....		20,600	
Highways and bridges.....	91,959	72,513	19,446
Interest.....	27,075	59,684	
Industrial school.....	4,016	2,795	1,221
Lighting streets.....	32,505	20,430	12,074
Pauper department.....	38,536	27,342	11,194
Police and watch.....	40,788	32,473	8,314
Public parks.....	8,500	7,803	696
Printing and stationery.....	4,000	2,482	1,517
Salaries.....	15,000	12,477	2,522
Scavenger department.....	9,335	6,934	2,400
Schools.....	128,742	91,859	36,883
School house repairs.....	6,038	4,800	1,237
Sewers and drains.....	20,070	22,420	7,249
Water works.....	119,894	50,428	69,466
	<u>\$688,668</u>	<u>\$507,078</u>	<u>\$232,498</u>

ADDITIONAL EXPENDITURES.

Jefferson avenue school house.....	\$12,450
New Charles street school house.....	8,847
Alden street school house.....	8,084
Old jail repairs and improvements.....	166
State aid.....	1,064
Military aid.....	568
Lyman street, change of grade.....	3,628
Electric light poles.....	2,000
Total.....	<u>\$37,647</u>

For the subjoined comparative tables of taxation for 1888 and 1889 we are indebted to the *Republican*:—

TAX AND VALUATION, 1889.

WARD.	POLLS.		REAL ESTATE.	PERSONAL
	WOMEN.	MEN.		
1	7	3144	\$6,873,330	\$956,880
2	6	1510	8,190,550	3,073,660
3	3	1435	2,631,140	1,074,810
4	15	1207	4,615,850	1,937,620
5	27	2612	5,793,540	865,800
6	8	942	2,037,530	401,470
7	1	679	1,079,430	99,170
8	0	597	779,310	182,930
	67	12,126	<u>\$32,000,680</u>	<u>\$8,652,340</u>

RECAPITULATION.

Total real estate.....	\$32,000,680
Total personal estate.....	8,652,340
Resident bank shares.....	1,420,555
Total valuation.....	\$42,073,575

TAX LEVY.

Rate per \$1,000 at \$13.00	\$546,956	State warrant at 60 cents	\$41,220
Polls, 12,126 at \$2.00.....	24,252	County warrant at 76 cents	44,028
Polls, 67 at 50 cents.....	33	City order at \$11.55.....	475,000
Total levy.....	\$571,241	Overlayings.....	10,993
		Total tax.....	\$571,241

THE FIGURES IN 1888

WARD.	POLLS.		REAL ESTATE.	PERSONAL.
	WOMEN.	MEN.		
1	1	2898	\$6,484,160	\$900,820
2	3	1519	7,754,500	2,719,030
3	1	1443	2,588,990	1,100,150
4	6	1128	4,453,050	1,825,900
5	8	2407	5,267,970	820,230
6	2	930	1,929,430	402,120
7	0	658	1,013,770	96,980
8	0	528	831,270	210,370
	21	11,511	\$30,323,140	\$8,084,660

RECAPITULATION.

Total real estate.....	\$30,323,140
Total personal estate.....	8,084,660
Resident bank shares.....	1,455,455
Total valuation.....	\$39,863,255

TAX LEVY.

Rate per \$1,000 at \$13.60	\$542,140	State warrant at 90 cents	\$47,542
Polls, 11,511 at \$2.00.....	23,022	County warrant at 82 cents	44,158
Polls, 21 at 50 cents.....	10	City order at \$11.88.....	466,275
Total levy.....	\$565,172	Overlayings.....	7,197
		Total tax.....	\$565,172

EDUCATIONAL.

The school committee consists of one member from each ward (females being eligible) and one member at large, with the mayor as chairman *ex officio*. A superintendent of schools is appointed by the board, and is provided with a clerk, while a school-house agent looks after the buildings and several truancy officers keep the runaway boys in order. The High school on State street is an unusually spacious and imposing structure. The attendance for 1888 was 359; graduates—Four years' course, 51; two years' business course, 11, four of whom returned to complete the four years' course. There are seven grammar schools with 1,400 pupils ten to fifteen years of age; fourteen primary schools with over 2,400 pupils ranging from six to ten years; three semi-graded and eight ungraded schools with nearly 500 pupils. On Bay street is a training school, erected in 1888 at a cost of \$48,680, for the especial purpose of preparing young men and women to engage in teaching. An industrial school adjoins the High school, where boys and girls

receive manual instruction in the mechanic arts, sewing, drawing, etc. Several evening schools and a drafting school are in successful operation. Physiology, hygiene, and scientific temperance instruction, made mandatory by law, are taught in all the public schools. The City Library on State street opposite the High school is an institution of which every citizen of Springfield is justly proud.

FIRE DEPARTMENT.

The fire department is exceptionally well organized and efficient, employing a chief engineer, four assistant engineers, superintendent of fire alarm, four foremen of engine companies, four foremen of hose companies, two foremen of hook and ladder companies, and assistants, engineers, firemen, laddermen, drivers, etc., to make the force number 158 men in all. The apparatus comprises one Jucket and three Amoskeag steam fire engines, one aerial and one second-class truck and appliances, one hand-drawn, two one-horse, and two two-horse hose-carriages, an ample supply of hose, and a sufficient number of horses. In addition a hand hose-carriage belonging to the city is stationed at the United States water shops, and the government maintains a steam fire engine and hose carriage at the armory, manned by soldiers and employes, which in cases of emergency assist the city fire department. The fire alarm service is of the best class and complete, and water supply abundant. There were seventy-nine alarms in 1888. Fire losses for the year, \$177,577.19; insurance, \$670,830.

POLICE DEPARTMENT.

Springfield, as before remarked, is a remarkably quiet, orderly city, where serious offenses are of rare occurrence. Last year there were 1,435 arrests for drunkenness, an increase of 752 over the previous year; but, as the number of liquor dealers' licenses granted the present year has been reduced to 37 as compared to 136 for 1888, the arrests for that offense have correspondingly fallen off. There were 649 additional arrests for offenses ranging in gravity from disobedience (children) to forgery (one) and perjury (one). Not a single arrest was made for murder or attempted murder.

WATER DEPARTMENT.

The reservoir—445 acres in extent—from which Springfield draws its water supply, is located at Ludlow, twelve miles northeast from Court square, and is filled with an abundance of water from Broad and Higher brooks, tributaries of the Chicopee river. The water is distributed throughout the city by the usual means, and is amply sufficient in quantity for the uses of a much greater population, though the quality is not of the best, algae collecting in myriads at the outlet of the reservoir, while the sources themselves are rendered more or less impure by the fact that they drain a broad area of farming and pasture lands. At this writing the board of water commissioners is engaged in an investigation of rival filtering systems with a view to the adoption of the most available, and probably the condition of the water, the source of much complaint if not of sickness, will be remedied before the advent of another summer. There are about eighty-five miles of mains in the streets; average daily supply for 1888, 4,000,000 gallons. Reservoir capacity, 1,860,000,000 gallons. Total receipts from all sources, 1888, \$145,168.97; total cost of maintenance, \$125,973.82. Net cost of works, \$1,349,573.54; bonded debt, \$1,200,000, bearing 7 per cent. on \$1,000,000, and 6 per cent. on \$200,000.

BENEVOLENT INSTITUTIONS.

While every community is more or less burdened with the unfortunate, Springfield—the city of homes and of industrious people—justly claims a greater degree of immunity from the demands of that class than is usual. Ample provision is nevertheless made for the shelter and care of the deserving poor, and among the institutions supported in whole or in part by municipal appropriations may be mentioned the new City Hospital (an excellent view of which is printed elsewhere), besides numerous institutions dependent upon the voluntary contributions of charitable people.

AS A TRADE CENTER.

Springfield is the metropolis of Western Massachusetts and the base from whence country retailers throughout the counties of Hampden, Hampshire, Franklin, and Berkshire draw their supplies more and more every year, thus avoiding expensive journeys to New York and Boston while buying on terms equally advantageous. Stocks of dry goods, groceries, provisions, and manufactured goods are quite large, and new accessions are being constantly made to the ranks of wholesale dealers. Sales for several years past have averaged something like \$25,000,000 and are steadily increasing. At the same time the city is an enormous consumer of farm and dairy produce, and exchanges are conducted on a vast scale.

TRANSPORTATION.

THE B. & A. R. R.

Situated at the head of navigation of the Connecticut and upon the direct and only available line between Massachusetts bay and the head of Hudson river navigation, Springfield seems to have been designed by nature for the seat of a commercial metropolis and a center of manufactures as well as a radiating point for travel east, west, north, and south. Long before the railway was dreamed of great quantities of merchandise were distributed by means of wagons to the northern and western portions of this State and to New Hampshire and Vermont, being brought hither either by water or by teams. In those times sailing vessels of light draught, keel-boats, and, later, steamboats were built here for river and coasting trade; numerous four and six horse stages plied between Springfield and Boston, Hartford, Albany, Rutland, Concord, and other places of importance, and thousands of travelers on business or pleasure intent arrived and departed at all seasons when journeying was practicable. The Boston & Albany railroad, the great east and west artery of New England trade, is the outgrowth of two separate lines—the Boston & Worcester, which had its inception in 1831, and the Western, incorporated 1833. The first passenger coaches were put on the Boston & Worcester in 1834, running as far west as Newton, then to Westborough, and finally the first train entered Worcester July 4, 1835. The first engine, a crude affair, was imported from England, but was soon superseded by better machines of Boston construction. The grading of the Western road began at Charlton in the winter of 1836-7, and in October, 1839, was opened to Springfield. In the mean time the Hudson & Berkshire road, from Albany to the Massachusetts State line, had been built; the Albany & West Stockbridge road was completed in 1840; and the promoters of the Western pushed the work of construction through the Hampden and Berkshire hills until connection was made and a through line extended from the capital of New York to the capital and

metropolis of Massachusetts. But the three roads were under separate and inharmonious managements, and in order to their proper development it became necessary to consolidate—a suggestion earnestly opposed by the Boston & Worcester company, urged thereto by prominent Worcester merchants and manufacturers who feared that such a step would injure their city by destroying its prestige as a railway terminus. Nevertheless the Western company proceeded to purchase the link through eastern New York in 1854, and then proceeded leisurely to double-track the entire line. Efforts for consolidation with the eastern link were continued, but without result until 1867, when, the Western company having decided to construct a parallel road through to Boston, the citizens of Worcester and their railroad company were forced into a reluctant union which has proved of signal advantage to all concerned. To the late Chester W. Chapin, more than to any other individual, is due the honor of building the Western road, of purchasing the Hudson & Berkshire, and Albany & West Stockbridge, of negotiating and of forcing the consolidation, and finally of placing the entire line upon a successful footing. He was president of the Western from 1854 to 1867 and of the Boston & Albany from 1867 to 1878. He was also instrumental in the purchase of the Springfield, Athol & Northeastern railroad, thirty miles in length and a valuable feeder of the Boston & Albany. The latter road, running through the heart of the State from east to west, is 203 miles in length, double-tracked, perfectly equipped, and boasts a service, that is not excelled in America. The management is of the most progressive and energetic kind and valuable improvements are constantly being made—late examples of which are seen in the superb new depot and the arch over Main street, Springfield. The importance of the road to the commerce and travel of the country can hardly be overestimated, while the variety and attractiveness of the scenery through which it passes is proverbial.

THE N. Y., N. H. & H. R. R.

Another railroad for which Springfield is largely indebted to Chester W. Chapin is the New York, New Haven & Hartford, extending from this city to New York and running its trains over the Boston & Albany tracks to and from Boston, in all 237 miles. This road is a consolidation of the former New York & New Haven, and Hartford & New Haven railroads, effected in July, 1872. The first-named road was opened January, 1849; the latter in 1839. That portion of the road lying in this State was completed in 1844. The leased lines comprise use of the New York & Harlem tracks from Williams Bridge to the Grand Central depot, New York city; the Shore-line road, New Haven to New London, 50 miles; the Harlem River & Port Chester road to New Rochelle, and the Boston & New York Air-line from New Haven to Willimantic. They also own branches of three miles, Berlin to New Britain, ten miles, Berlin to Middletown, and three and a half miles from Windsor Locks to Suffield, and run parlor and sleeping cars over the Connecticut River railroad to Montreal.

THE CONNECTICUT RIVER RAILROAD.

The Northampton & Springfield Railroad Corporation was chartered by the Legislature March 1, 1842, and January 25, 1845, the Greenfield & Northampton Railroad Company was incorporated. In June, 1845, the two companies consolidated as the Connecticut River Railroad Company. December 13 of the same year the road was opened for business from Springfield to Northampton; eleven miles more, to Deerfield, was

completed August 17, 1846; Greenfield was reached November 23 of that year, and January 1, 1849, trains ran to South Vernon on the Vermont State line, the northern terminus proper. The branches are two in number—one of two and a half miles from Chicopee to Chicopee Falls, and another of three and a half miles from Mount Tom to Easthampton. Total length of main stem and branches, fifty-six miles. Permanent arrangements enable the company to connect at Springfield with the Boston & Albany, and New York, New Haven, & Hartford railroads, and to run trains from the northern terminus at South Vernon *via* the New London Northern to Brattleboro, thence *via* the Vermont Valley to Bellows Falls, thence over the Sullivan County to Windsor, thence over the Vermont Central to St. Johns, thence over the Grand Trunk to Montreal.

The road is first-class in construction and equipment, passes through some of the finest scenery on the continent, and is largely patronized by tourists, who find this the only route that, carrying them to northern New England and Canada, affords them a view of the lovely Connecticut valley with its verdant hills, its fruitful valleys, its bustling cities and villages, and the manifold attractions for which the region is famous wherever the English tongue is spoken.

The offices of the road have just been removed to the great granite building in Springfield, erected for similar purposes by the Boston & Albany Railroad Company. The officers are: President, N. A. Leonard; superintendent, John Mulligan; clerk and treasurer, Seth Hunt; cashier and paymaster, George E. Frink; auditor, W. H. Wilson; general freight agent, H. E. Howard; general ticket agent, E. C. Watson; general baggage agent, W. E. Hill; master mechanic, W. H. Stearns; roadmaster, John R. Patch. Superintendent Mulligan entered the service of the company as master mechanic in 1852, and was promoted to his present position in 1868. Mr. Leonard has been president since 1880.

THE SPRINGFIELD AND NEW LONDON RAILROAD.

The Springfield & New London railroad, extending from this city to the Connecticut State line, eight miles, was built in 1875. It is leased and operated by the New York & New England Railroad Company, and forms a part of a direct line to Hartford, with branches and connections to other points.

BANKS AND BANKING.

The banks of Springfield are among the soundest in the country, and are the sheet anchor of that industrial and commercial prosperity in which are embarked the hopes and fortunes of the community. Of banks of issue there are nine, all National, and of savings banks three. The subjoined table shows the condition of the National banks September 30, 1889:—

NATIONAL BANKS.	CAPITAL.	DEPOSITS.	LOANS AND DISCOUNTS.	ASSETS.	SURPLUS.
Agawam.....	\$500,000 00	\$903,000 35	\$1,000,000 40	\$1,453,537 32	\$100,000 00
First.....	400,000 00	725,795 27	1,023,113 17	2,204,470 03	150,000 00
Second.....	300,000 00	421,598 75	661,036 11	984,481 04	100,000 00
Third.....	500,000 00	1,032,241 41	1,075,927 33	2,204,470 03	400,000 00
City.....	250,000 00	715,912 68	910,515 40	1,176,331 01	\$0 00 00
Chapin.....	500,000 00	838,278 18	1,236,025 93	1,539,204 11	100,000 00
Chicopee.....	150,000 00	141,521 52	296,020 49	396,832 17	\$2,000 00
John Hancock.....	250,000 00	263,363 03	503,072 19	634,552 35	\$0 00 00
Pynchon.....	200,000 00	225,271 70	418,004 01	598,093 12	101,555 27
Totals.....	\$3,050,000 00	\$4,990,508 85	\$7,847,097 30	\$11,312,006 88	\$1,193,555 27

SAVINGS BANKS.	LIABILITIES.	RESOURCES.
Springfield Institution for Savings.....	\$10,246,487 91	\$10,685,411 91
Hampden Savings Bank	2,230,085 00	2,203,004 00
Five Cents Savings Bank.....	2,812,792 51	2,866,793 11
Totals.....	\$15,295,365 48	\$15,845,209 08

There are also several flourishing private banking houses, dealing for the most part in government and other securities.

THE CLEARING HOUSE.

The *Republican* of October 21 contained a brief history of the Springfield clearing house, from which we quote: "The Chicopee bank does all the work of the clearing house, the present officers of which are: President, Charles Marsh; secretary, H. H. Bowman; manager, A. B. West. The annual meeting occurs on the fourth Tuesday in February. The agreement between the eight banks was signed March 25, 1873; the City was admitted in 1879 and the Safe Deposit Company in 1885. According to the agreement 'The object shall be the effecting at one time and place of the daily exchanges between the several associated banks, and the payment at the same time and place of the balances resulting from such exchanges.' That the volume of business transacted by the Springfield banks is large in proportion to the population is shown by a comparison of the clearing house reports with those of other cities. A Bradstreet report taken at random gives these figures for a week:—

Springfield	\$1,237,077
Portland.....	1,040,077
Hartford.....	1,773,217
New Haven.....	1,171,384

"The increase in amount of balances does not keep up an equal ratio with that of clearings, as the following reports for twenty years show:—

	CLEARINGS.	BALANCES.
December 23, 1872, to October 1, 1873—	\$24,702,503	\$7,873,746
1873-1874	28,700,808	8,635,561
1874-1875	20,700,093	8,971,860
1875-1876	27,040,008	8,687,660
1876-1877	24,977,306	8,523,676
1877-1878	23,060,080	7,400,950
1878-1879	24,142,549	7,500,946
1879-1880	30,251,417	9,203,401
1880-1881	35,830,006	11,317,651
1881-1882	41,450,000	12,704,060
1882-1883	40,341,110	11,030,133
1883-1884	30,751,686	10,306,230
1884-1885	38,848,220	11,130,015
1885-1886	41,343,424	12,674,370
1886-1887	50,503,291	14,020,387
1887-1888	50,383,130	17,026,378
1888-1889	61,112,493	17,040,745
Total clearings.....	\$615,570,007	
Total balances.....		187,642,291

THE PRESS.

THE SPRINGFIELD REPUBLICAN.

Springfield's first newspaper was the *Massachusetts Gazette or General Advertiser*, founded May, 1784, and changed afterward to the *Hampshire Herald and Weekly Advertiser*, the *Hampshire Chronicle*, and the *Hampshire and Berkshire Chronicle*, expiring finally in 1793. Spasmodic but unsuccessful efforts were made from time to time subsequently, but a permanent footing was not secured until, in 1824, Samuel Bowles established the *Republican*, now and for many years past the ablest and most influential provincial newspaper in America, made so by the talent and untiring labors of the second Samuel Bowles, who persuaded his father to make the paper a daily, the first number of which was issued March 27, 1844—a four-page evening paper, four columns to the page. At the present time the *Republican* is a remarkably handsome seven-column morning quarto, eschews display type and all appearance of "loudness" in any department, is edited with an indefatigable care and regard for the common sense of its readers that is phenomenal, indulges in no flights of empty rhetoric, debates calmly and with incisiveness and reason all questions of public interest, is comprehensive in the scope and fullness of its news departments, and is in all respects a model newspaper, "independent in all things, neutral in none," and the idol of thousands of cultivated readers in Massachusetts and elsewhere, the weekly edition in particular reaching and being welcomed by thinking men in every State and territory. The Sunday edition was established by the third Samuel Bowles, the present publisher. The *Republican* building, corner of Main street and Harrison avenue, is a model home for a model newspaper that steadily grows in power and circulation as the minds of men become broader and clearer, thus sowing and reaping in a field that can never be over-cultivated.

THE SPRINGFIELD UNION.

The Springfield *Union*, the only evening paper between Worcester and Albany and north of Hartford which has the Associated Press franchise, was founded in January, 1864, by Edmund Anthony of New Bedford. It was started as an aggressive republican paper, and is now and has been for several years the only partisan republican daily of general circulation in Western Massachusetts. A year or so after he founded the *Union* Mr. Anthony sold his interest in it and returned to New Bedford. In 1872 the paper was bought by the Clark W. Bryan Company, and was owned and conducted by that company and by its successor, the Springfield Printing Company, for ten years. In the spring of 1882 Joseph L. Shipley, who had been connected with the *Union* since 1872 and was at that time in editorial charge, formed a company, bought the paper, and at once began to improve it as a newspaper. Mr. Shipley is the principal owner, and is president and treasurer of the Union Newspaper Company. The other owners of the *Union* are among the prominent and well-known business men of Springfield. The *Union* has been enlarged three times

since it passed under its present management, and is now an eight-page seven-column paper. It has increased steadily and rapidly in circulation and business, and its contemporaries pronounce it one of the brightest and best of the daily papers in New England, outspoken and vigorous in its editorial utterances, enterprising and painstaking in its news service, and aims to be a helpful and uplifting force in the community. The *Union* has a well arranged and finely equipped office at Main and Worthington streets, and is printed upon a fast web perfecting press from stereotype plates. March 7, 1888, the *Union* was burned out, only three months after moving to its present location, and the fire was especially disastrous in the loss of property and life. The *Union* appeared next day as a four-page paper, and a few days later resumed its eight-page form. The splendid pluck and courage which the paper showed in the face of an almost overwhelming disaster won commendation everywhere, and in a very short time its office was rebuilt in greatly improved form and re-occupied. The character of the *Union* as a newspaper and the popular price at which it is furnished, only \$6 a year, give it a large and loyal constituency, and make it a very powerful factor in the political and business life of that large and important section of New England of which Springfield is the recognized center. Besides its daily editions the *Union* has a large weekly circulation, and it is constantly enlarging its scope as a newspaper as well as growing in influence and in public recognition. It is a two-cent paper.

THE DAILY NEWS.

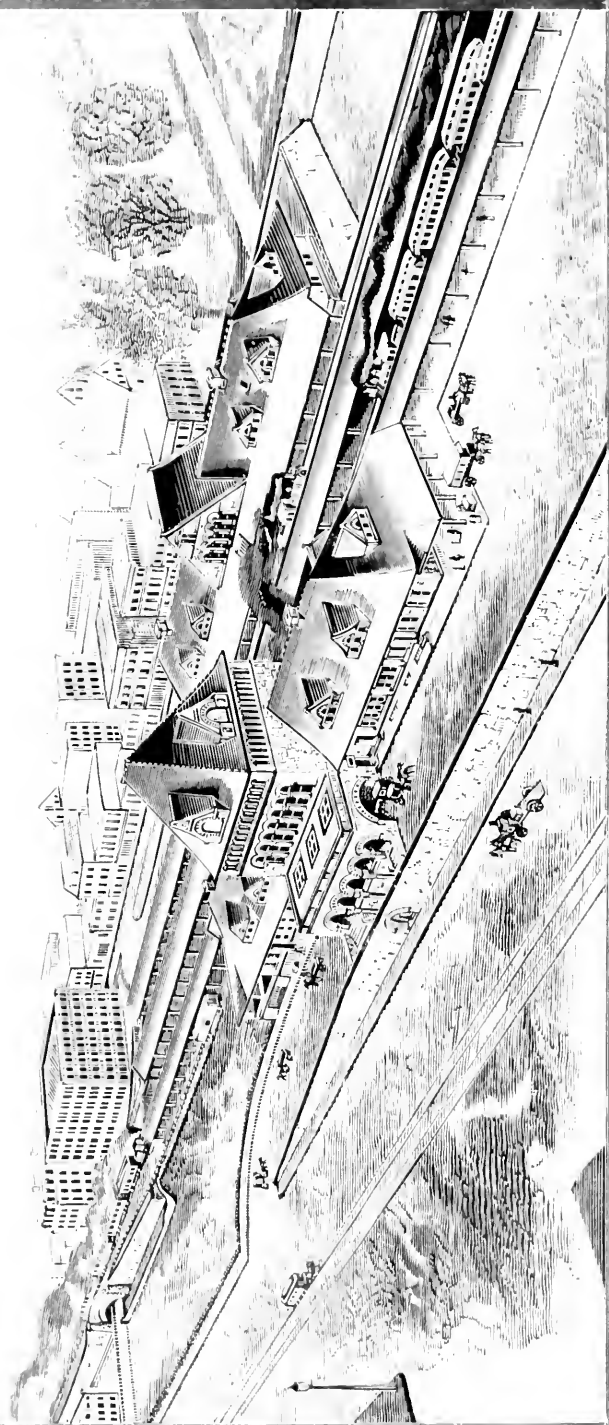
The first month of 1880 saw the first issue of what was then and is now the only one-cent newspaper in Western New England. Since the inception of the *Daily News* there have been a number of one-cent ventures in the newspaper field. One by one, however, they have either suspended business or raised their price until, with the exception of the evening edition of one Boston paper and a sheet recently started in one of the cities adjacent to Boston, the *Daily News* is the only one-cent paper in New England. It is also the largest one-cent paper without exception in the United States, and has a larger advertising patronage than any other four-page paper in the country. The remarkable career of the *Daily News* has proved that a one-cent paper can be made to succeed if it seeks to serve the public with a first-class article. The *Daily News* was founded by Charles J. Bellamy, the president of the corporation, then a lawyer of some years' practice, and the author of several books, and Edward Bellamy, the author of "Looking Backward" and other successful novels, the latter of whom withdrew, however, five years since. It was first printed on the Springfield Printing Company's presses, afterward by the *Homestead*, and eight months from its first issue first set up a press and complete office of its own. A fire in the building in the fall of 1880 forced the paper to extremities for several months, but the spring of 1881 things ran smoothly again. In 1883 an opposition one-cent paper was started in Springfield, with large capital behind it, but two years and a half of battle ended with the *News* in full possession of the one-cent field. The first issue of the *Daily News* showed but twenty-four columns set in long primer type. The paper has been enlarged three times, and is now a thirty-two column sheet, each column being four inches longer than in its first issue. The type now used is minion, and the paper gives each day three times the reading matter offered during its first two years of publication. Up

to two years ago the *News* was independent, but is now rigidly democratic in politics.

There are also quite a number of weekly and monthly publications—the most prominent among the former class being the *Homestead* and *Farm and Home*, both issued by the Phelps Publishing Company, and of the latter the *Paper World*—but as the daily newspaper press only comes within our scope we are reluctantly compelled to pass by all others without extended notice.



OAK GROVE CEMETERY—ENTRANCE.



NEW UNION STATION, SPRINGFIELD.

REPRESENTATIVE HOUSES.

LEADING MERCHANTS, MANUFACTURERS, BANKING AND INSURANCE
INSTITUTIONS OF SPRINGFIELD.

IN the series of descriptive articles that follow we have endeavored to make concise and appropriate mention of every prominent, well-established, and deserving business house in Springfield, for it is to their capital, industry, energy, and enterprise that the city is indebted for its material prosperity and widespread fame. We have made room for those only whose reputation is beyond suspicion, and if any have failed of representation it is not because of bias or neglect upon the part of the editors and publishers.

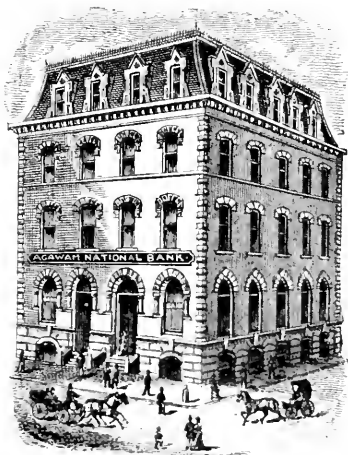
With the utmost confidence we commend each and all to the good will and patronage of the entire country and of foreign buyers. Progressive, liberal, of sterling business and personal character, this is the kind of men upon whom depends the continued prosperity not only of this community but of the Commonwealth and of the nation at large.

THE AGAWAM NATIONAL BANK.

H. S. Hyde, President; F. S. Bailey, Cashier; William M. Willard, Assistant Cashier—Agawam Bank Building, No. 233 Main St.

This influential fiduciary trust, ranking with the most powerful in New England, has a record of some forty-three years of usefulness and prosperity, having been originally incorporated and chartered as a State bank with \$100,000 capital, in 1846, when Chester W. Chapin was chosen president and F. S. Bailey cashier. Albert Morgan was the second president, Theo. Stebbins the third. On reorganization under the National banking act in 1865, capital \$300,000—since increased to half a million dollars—Mr. Marvin Chapin, one of the original directors and interested with C. W. Chapin in founding the bank, was elected president, which post he surrendered in 1869, whereupon it was conferred upon Mr. H. S. Hyde. Mr. Bailey, the veteran financier, continues to discharge the duties of cashier with the same energy and discretion that have ever marked his administration, and since 1868 has been ably assisted by Mr. William M. Willard. Mr. Hyde is treasurer of the Wason Car Manufacturing Company, whose immense works are located at Brightwood, and is identified with other prominent business enterprises; Mr. Bailey is a vice-president and director of the Hampden Savings Bank. The directory embraces, besides President Hyde, the following-named leading citizens: Charles A. Nichols, M. Chapin (ex-president), J. H. Southworth, B. F. Hosford, L. J. Powers, Peter S. Bailey, A. J. Wright, and T. M. Brown.

The Agawam bank building at Main and Lyman streets is an imposing granite structure



of three stories and basement, surmounted by a mansard roof forming an additional half story. On the main floor at the corner, commanding a view of the thoroughfares named, is the commodious and handsomely appointed banking room, provided with every requisite convenience, while the president's and directors' parlors are at the rear. In the basement is conducted the business of the Hampden Savings Bank, and here also are situated the fire and burglar proof vaults—the largest in the city, convenient to the railroad station, and largely availed of for the safe deposit of cash, securities, jewelry, and other valuables, the rent of special deposit boxes being fixed at an extremely low rate—six dollars per annum—while free storage is allowed customers.

The Agawam National Bank transacts a vast and steadily increasing business in loans, discounts, collections, drafts on domestic and foreign monetary centers, and makes a leading specialty of individual, firm, corporation, and municipal deposits, affording superior facilities in each department. That the institution is in a healthy and flourishing condition is attested by the latest official statement, of September 30 last:—

RESOURCES.	LIABILITIES.
Loans and discounts.....	Capital stock paid in.....
Overdrafts secured and unsecured.....	Surplus fund.....
U. S. bonds to secure circulation.....	Undivided profits.....
Other stocks, bonds, and mortgages.....	National bank notes outstanding.....
Due from reserve agents.....	Dividends unpaid.....
Due from other national banks.....	Individual deposits subject to check.....
Real estate, furniture, and fixtures.....	Demand certificates of deposit.....
Checks and other cash items.....	Due to other national banks.....
Exchanges for clearing houses.....	Due to state banks and bankers.....
Bills of other banks.....	Notes and bills rediscounted.....
Fractional paper currency, minks, and cents.....	
Specie.....	
Legal tender notes.....	
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	
Total.....	Total.....

PHILLIPS MANUFACTURING COMPANY.

H. M. Phillips, Treasurer; G. F. Adams, Secretary—Contractors for Steam and Hot Water Heating Apparatus and Sanitary Plumbing—Dealers in Steam and Gas Fitters' and Plumbers' Materials—Nos. 35 and 37 Lyman St.

Science has made no more useful or beneficent progress in any direction than in the matter of sanitary plumbing, heating, and ventilation. The appliances designed for these purposes are myriad in number, are constantly receiving accessions, and improvements are of every-day occurrence. He who would excel in this vocation, therefore, must needs be a wide-awake, progressive, and enterprising business man, and have at his command the best of mechanical skill. Such a house is the Phillips Manufacturing Company, organized in 1876 with Mr. H. M. Phillips at its head. The capital stock is \$25,000. Previous to last April the establishment was situated on Worthington street, whence it was removed to the first floor and basement at Nos. 35 and 37 Lyman street, formerly occupied by the Powers Paper Company, 50 x 100 feet, fitted up in the most comprehensive manner with all requisite machinery and appliances run by transmitted power from the Springfield Steam Power Company. Two handsomely appointed offices on the main floor, each 18 x 20 feet, are set aside for business and drafting purposes, and all the remaining space is utilized for workshops and the storage of immense stocks of wrought-iron and lead pipe, cocks, valves, and steam and gas-fitters' and plumbers' materials generally, ranging in value from \$20,000 to \$25,000. From thirty-five to forty skilled mechanics are employed, and the company enjoys a vast patronage extending all over New England.

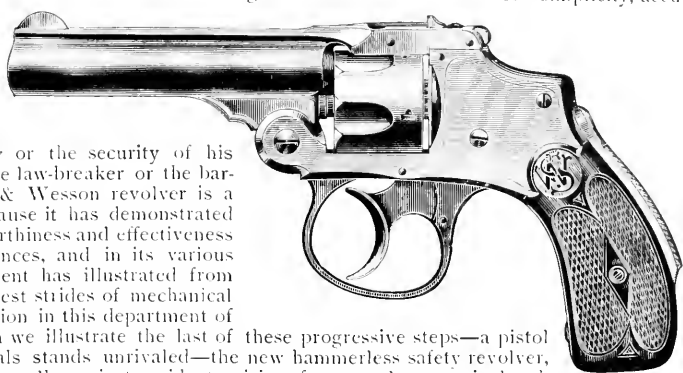
The company is agent for the erection of the celebrated Gold's patent sectional low-pressure steam boilers, the "Florida" steam and hot water boilers, and the "Perfect" hot water boilers, all of which have the reputation of being among the best that can be obtained.

In the department of sanitary plumbing the Phillips Manufacturing Company has few competitors in the State west of Boston. Its work is found in public buildings, residences, mills, and factories all over Central and Western Massachusetts, Connecticut, New Hampshire, and Vermont, and is by competent architects and experts everywhere pronounced of the highest order as regards both design and execution. Contracts are made for heating, lighting, and plumbing, the latest improvements in plan, style, materials, appliances, and workmanship are introduced, and satisfaction is guaranteed in every instance, together with dispatch and fair dealing.

Treasurer H. M. Phillips and Secretary G. F. Adams are respected citizens of Springfield. The first-named is prominent in both business and public affairs, and has served the community as mayor and in both branches of the Legislature.

SMITH & WESSON,**Manufacturers of Revolvers—Stockbridge St.**

Who has not heard of Smith & Wesson, whose wonderful fire-arms have made their way into every land under the sun and are the recognized standard of excellence—simplicity, accu-



racy, penetration, durability, and reliability combined? All over the world, wherever civilized man finds it necessary to provide for his personal safety or the security of his valuables against the law-breaker or the barbarian, the Smith & Wesson revolver is a prime favorite, because it has demonstrated its absolute trustworthiness and effectiveness under all circumstances, and in its various stages of improvement has illustrated from time to time the latest studies of mechanical skill toward perfection in this department of industry. Herewith we illustrate the last of these progressive steps—a pistol which in all essentials stands unrivaled—the new hammerless safety revolver, which provides effectually against accident arising from carelessness in handling. The safeguards consist of—first, the placing of the hammer of the arm entirely within the lock frame so that no external force whatever can be applied to it, and, second, so arranging the trigger that it cannot be pulled except at the instant of deliberate firing, and only by this means. One very important feature of this arrangement is the safety of the arm in the hands of children, as no ordinary child under eight years of age can possibly discharge it. The new arm is also provided with a rebounding lock as an additional source of safety and protection. It is safe to say one of these revolvers may be kept in the pocket with as little danger of injury to the person carrying it as if it were a block of wood, and yet it possesses in a high degree all the essential qualities of a weapon of defense, or an arm for target practice. As a weapon of defense it has the advantage, on account of the hammerless feature, of being readily drawn. As to weight and general appearance, the hammerless safety revolver is but one-half ounce heavier than the double action model of the same caliber and fully as handsome in appearance as anything yet issued from the works. In addition to the above described elements of safety, this revolver has the automatic ejector as applied to all of their former models, and, in short, possesses every desirable quality of the well-known Smith & Wesson revolvers.

This great industry was originally established in the year 1857 by Horace Smith and Daniel B. Wesson, the factory being then located on Market street. Energy and ingenuity were the distinguishing characteristics of the firm, and 1860 saw them fairly established in new and greatly enlarged works on Stockbridge street—the nucleus of the present great factory. Mr. Smith retired in 1874, since which time Messrs. Daniel B. Wesson and his sons, W. H. and Joseph, have continued to improve and supply the increasing demand for their arms. The plant represents an investment of about \$250,000 and comprises five commodious four-story buildings, the principal one of which fronts 150 feet on Stockbridge street with a 45 x 100 foot ell and is surmounted by a tasty tower seventy feet in height. Adjoining on the east is the blacksmithing and wood-working department of two stories, 40 x 100 feet, warehouse 45 x 60, and bluing house, where are also situated the two eighty-horse-power engines and boilers that supply the works with motive force and heat. Five hundred operatives, skilled and unskilled, are employed, and the wages average \$25,000 per month, annual sales aggregating about \$700,000, one-third of the goods going abroad, while the remainder finds a ready market in this country. The new weapon above described is the response of Mr. Daniel B. Wesson to a world-wide demand, and is a mechanical triumph.

THE MERCANTILE AGENCY.

R. G. Dun & Co., Proprietors—Established in 1841—Principal Office, New York; Springfield Office, No. 231 Main St., Agawam National Bank Building—A. K. Patten, Jr., Manager.

After the commercial convulsion of 1837 Judge Lewis Tappan of New York city organized the admirable system since managed uninterruptedly by his successors as Lewis Tappan & Co., Tappan & Douglas, B. Douglas & Co., Dun, Boyd & Co., Dun, Barlow & Co., and

R. G. Dun & Co., and in Canada as Dun, Wiman & Co. The Mercantile Agency of R. G. Dun & Co. is constantly drawn upon by from 60,000 to 75,000 American and Canadian subscribers, and the credits of the commercial world are in great part regulated by its reports, the work involving an annual expenditure of nearly \$3,500,000, including the maintenance of about 130 branch offices located in principal manufacturing and mercantile centers throughout the United States, the Dominion of Canada, and Australia. R. G. Dun & Co.'s Reference Book is issued quarterly in January, March, July, and September, and contains classified lists of merchants, manufacturers, traders, banks, bankers, etc., in every city, town, village, and hamlet throughout the countries named, with appended ratings which show their approximate net worth, general credit, and standing.

The Springfield office of The Mercantile Agency, established in 1877, occupies the second floor of the Agawam Bank building, No. 231 Main street. Mr. A. K. Patten, Jr., has been manager since 1882, and is popular with the business community.

BULLARD REPEATING ARMS CO.

George H. Ball, President; H. H. Bigelow, Treasurer and Secretary; S. K. Hindley, Manager—Manufacturers of the Bullard Repeating Arms—Works at Winchester Park.

Among those who have achieved marked success in the improvement of modern fire-arms none have earned a higher place than the Bullard Repeating Arms Company of this city, maintaining wholesale branches at New York city, Chicago, and San Francisco. The cut printed herewith represents the new Bullard 38-caliber "Special" rifle, with globe and peep sights, eleven-shot, 20 inch barrel, weight, eight and a quarter pounds. This arm uses a brass cartridge containing 15 grains of powder and 190 grains of lead, and has no rival in its class, as regards force, rapidity, and accuracy. This, however, is but a specimen weapon from a long list that includes repeating, sporting, target, and military rifles and carbines in all desirable styles and improved up to the hour of completion with every valuable novelty that can add to their effectiveness. In the matter of penetration alone these arms are unrivaled, actual experiment having proved that a Bullard rifle of .45 caliber will throw a bullet through three inches of spruce and eight inches of sand at 3000 yards—nearly two miles—and has a penetration at fifty yards of twenty-two inches solid wood. The works of the company rank with the most complete and extensive private plants of the kind in this country. They are situated at Winchester park, near State street, and adjoining the New York & New England railroad, with which they are connected by a switch. The shops, equipped with a comprehensive and costly array of special machinery and employing from fifty to two hundred and fifty hands as the exigencies of trade require, are contained in a massive brick structure of three stories, 40 x 125 feet, with a 40 x 60 foot wing, the engine and boiler houses being detached. The capacity is about fifty finished arms per day, and, the policy of producing only in response to the demand having been adopted, no accumulation of stock occurs. The highest grade of technical and mechanical skill only is employed, and the material, workmanship, and finish are all that could be desired. The mechanism, while simple and strong, is singularly effective, acting directly without the intervention of springs; the piece may be loaded from above or below after the magazine is filled, thus securing an extra shot in case of emergency—twelve in all—which may be discharged in the unexampled short space of five seconds. All of the parts are of fine forged steel and gun metal, and the nicest adjustment characterizes the machine throughout, especial care being given to the rifling, which is superior to any similar work of the kind ever performed, thus assuring almost absolute accuracy of aim and execution.

As might be supposed, the Bullard repeating arms are fast superseding those of older design, and are being rapidly adopted by hunters of large and small game, many of them going out to India and others to Africa, where the lion, the tiger, and the elephant are becoming acquainted with them to their sorrow. The American frontiersman has quickly appreciated their merits. The trade with Canada, England, and the antipodes is particularly good.

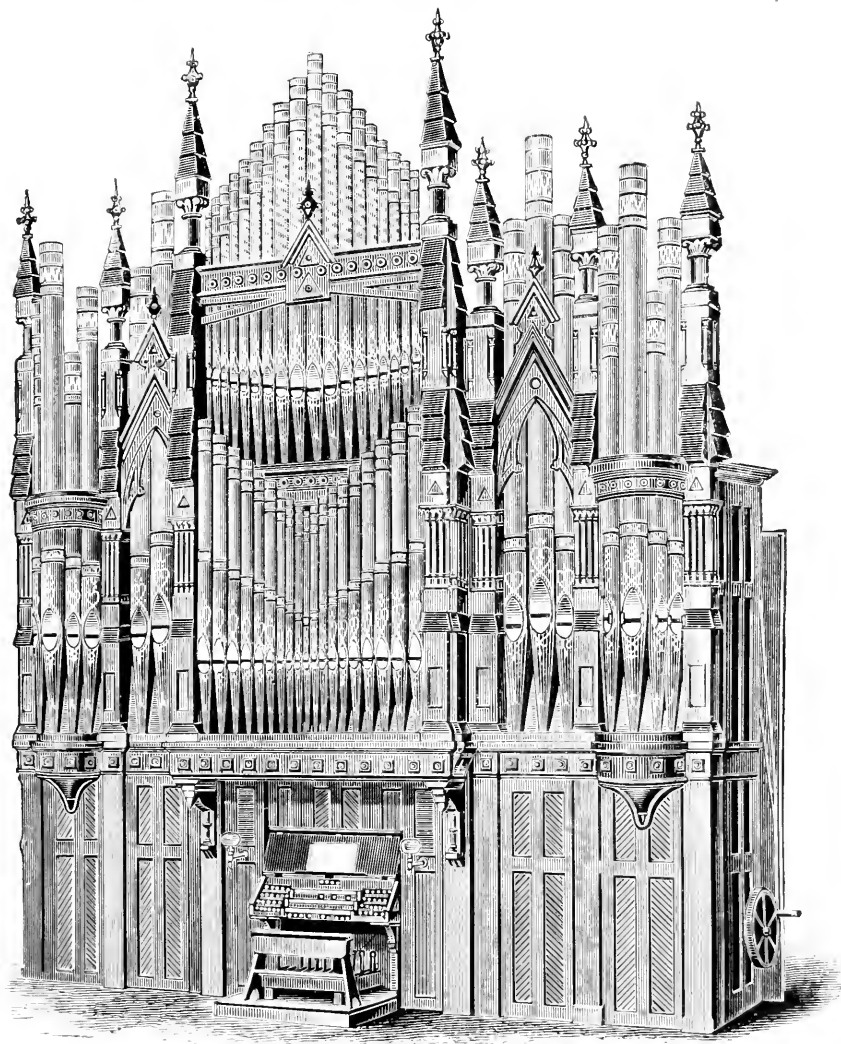
The company was organized with a capital of \$500,000 in 1882, and commenced manufacturing in 1884. President Ball resides in Boston, Secretary and Treasurer Bigelow in Worcester, and Manager Hindley in Springfield.



STEERE & TURNER,

Builders of Cathedral and Church Organs—Nos. 61 to 75 Lyman St.

A world of study and patient experiment has been lavished upon the organ from the time—far back in the middle ages—when it first appeared in rude form, the fruit of a pious monk's life labor, and added its deep and stirring notes to the human voice, the horn, and the cymbals



of a now-forgotten cathedral. For centuries the best musical talent and the most highly trained European mechanical genius were devoted to its improvement, so that when the first American builder essayed further development of its powers it must have been with a misgiving as to the outcome of his self-imposed task. Yet to-day the American church organ has no rival in depth and purity of tone, breadth and delicacy of expression, inspiration and grandeur in the higher notes, beauty of design, perfection of workmanship, or elegance of finish.

Among the most successful builders in this country is the firm of Steere & Turner, whose well equipped factory extends from No. 61 to No. 75 Lyman street, Springfield. Mr. John W. Steere was the founder, beginning on a small scale in 1866. A year later he was joined by

Mr. George W. Turner, and, both having had some seventeen years' previous practical experience in celebrated factories elsewhere, their combined skill, capital, industry, and business enterprise soon secured for them a footing among the most reputable of their competitors. From time to time their facilities have been increased to meet the demand for their superior instruments, and at present their plant, provided with every practical improvement in machinery applicable to the work and employing thirty carefully trained designers and mechanics, covers ground 75 x 175 feet.

The church and cathedral organs built by Messrs. Steere and Turner are familiar to church-goers throughout the United States and Canada, and give unqualified satisfaction everywhere, so much so that the greatest difficulty they experience is in filling orders as promptly as they could wish. We have not space to specify the various places of worship, east, west, north, and south, supplied by them, but may state that numerous local audiences have the pleasure of hearing their singularly perfect organs frequently—among others the Olivet, First, and Hope Congregational, Christ Episcopal, and Sacred Heart Catholic, Springfield Commandery K. T., and Hampden Lodge I. O. O. F.

Both members of the firm are natives of Massachusetts—Mr. Steere of Southwick and Mr. Turner of Dedham. Public-spirited and progressive, they stand high personally and as business men.

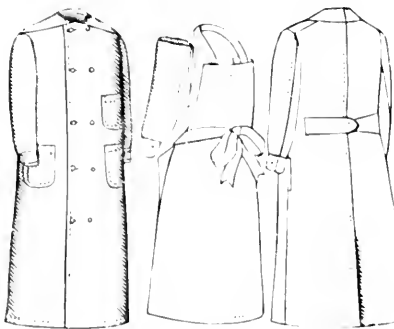
FENNESSY, ARMSTRONG & CO.,

General Bankers and Dealers in Government and Investment Bonds—No. 231 Main St., Agawam Bank Building.

This house was originally composed of Messrs. A. L. Fennessy, a native of New York, and Leonard and L. M. Armstrong of Connecticut. Mr. L. M. Armstrong is dead; Leonard Armstrong retired in 1886, and the same year Mr. J. H. Fennessy was admitted, the firm now consisting of Messrs. A. L. and J. H. Fennessy, though the former name and style are retained. The banking house at No. 231 Main street occupies a part of the Agawam National Bank building, is commodious, handsomely fitted up, and provided with large and strong vaults, and all other conveniences for the secure storage of valuable securities and the transaction of business, which averages \$7,000,000 per annum. Their leading specialties embrace the purchase and sale of government and investment bonds, the issuing of bills of exchange on London, and the discounting of mercantile and corporation paper, doing a general banking business, besides, in deposits, loans, collections, etc., and maintaining correspondence with leading banks and bankers at the principal monetary centers.

THE TAINTOR COMPANY.

E. A. Cox, A. R. Taintor—Manufacturers of Butchers' Frocks, Shirts, Aprons, Waiters', Barbers', and Bartenders' Coats—Frocks and Duck Coats a Specialty—Harrison Ave.



Nothing adds more to the attractiveness of the market stall or meat store than the neat, clean, freshly laundered white linen ulster or apron of the butcher or his assistants. Of all vocations this is the particular one in which a studious regard for appearances during business hours pays the best dividends, because, all other things being equal, the dealer whose apparel and surroundings suggest the greatest purity will obtain the best class of patronage and the best prices for his commodities. Besides which, the wearing of the garments of the Taintor Company effects a great saving of the clothing, and enables the butcher, the grocer, the oil dealer, or other handler of commodities liable to soil the apparel, to protect his outdoor garments and be ready at a moment's notice to go upon the street.

The Taintor Company of Springfield has placed it within the convenient reach of every butcher, meat dealer, fishmonger, green grocer, table waiter, barber, and bartender in the land to create a favorable impression at nominal expense, and it is hardly necessary to state that the products of its factory, which include shirts, aprons, coats, frocks, and ulsters designed for the especial use of the classes named, of tasty cut, well and carefully made from imported 'mens, are fast growing in popularity, and the demand steadily encroaching upon the manufacturing capacity, orders from jobbers being constantly received for shipment to all parts of this State and to adjoining States.

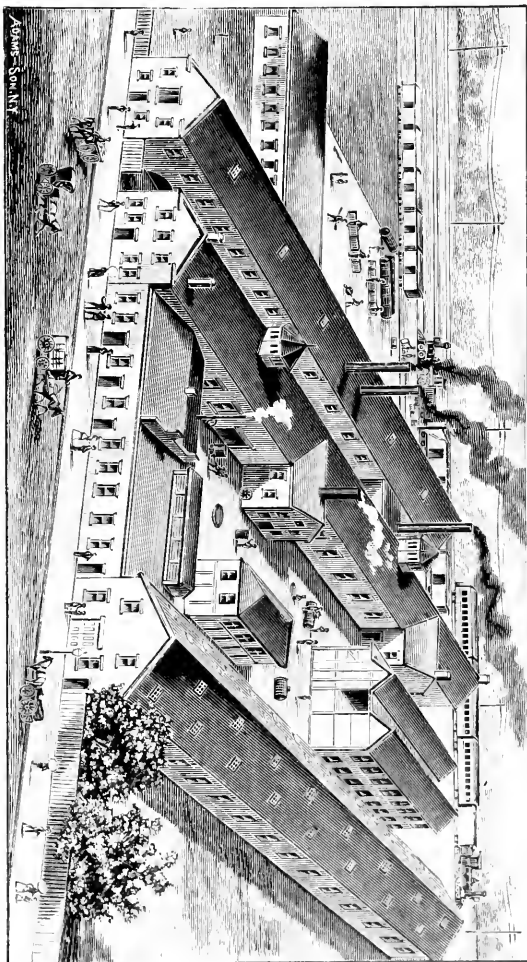
Mr. Taintor, who first engaged in this business at No. 389 Main street in 1885, originated

the butcher's ulster, and made with his own hands the first one ever worn in this country. The present Taintor Company was established last June, when Messrs. A. R. Taintor and E. A. Cox, provided with ample capital, secured an entire upper floor of the Morgan building on Harrison avenue, fitted up with requisite machinery and appliances; twenty skilled operatives were employed, and the enterprise was at once placed upon a substantial basis. Sales for last year amounted to \$40,000, and the prospects for vastly increased transactions for this and each succeeding year are excellent.

R. F. HAWKINS' IRON WORKS,

Builders of Iron Bridges, Iron Truss Roofs, Steam Boilers and Light and Heavy Machinery and Architectural Castings—No. 200 Liberty St.

Probably no single discovery of mechanical engineering has contributed so much to the success of railroad building, past and present, as the invention of the Howe truss bridge, which remarkable invention was perfected and the first successful examples constructed in 1840 by William Howe at the original Howe bridge works in this city. Mr. Howe established the works especially for his own use in the year named, but sold two years later to Stone & Harris, who subsequently dissolved, and the firm of Harris & Hawkins was formed and continued in successful operation until 1863, when Mr. R. F. Hawkins became sole owner—a position which he maintains up to the present time. During the twenty-six years of his administration, aided and advised by such able and accomplished coadjutors as Superintendent C. H. Mulligan, Consulting Engineer W. H. Burrall, Engineer E. B. Jennings, and others equally competent, the works have steadily kept their leading position in the face of powerful competition and are to-day regarded as the equal of any and the superior of most of the great bridge-building establishments of this country. They rank with the largest in New England, and their work is in demand throughout the Eastern and Middle States. The plant, occupying two acres of land on East Liberty street, comprises seven spacious buildings—the foundry, machine-shop, boiler-shop, bridge-shop, carpenter-shop, etc.—each fitted up with its appropriate complement of machinery, tools, and appliances, and employing on the premises alone 200 men. Two hundred additional mechanics are kept busy from early spring until late autumn putting up in all parts of the country the work prepared here. Two fifty-horse-power engines drive the machinery, which is of the most powerful and latest improved kind, and switches connecting with the Boston & Albany railroad furnish ample transportation facilities.



The great leading specialty of these works is the construction of iron and steel railway

and highway bridges, truss roofs of wide span, drawbridges, viaducts, trestles, plate-girders, turntables, steam boilers for locomotive and portable engines, stand pipes for water works, tanks of every description, and riveted plate steel and iron work of all kinds. The facilities of the boiler-shop embrace all improvements, and the work done there is as nearly perfect as it is possible to make it. The same remark holds good as concerns the bridge work done, comprising the Howe truss and other well-tried styles, such as the pin-and-link, the riveted lattice, and the solid plate girder. Architectural iron-work in all its varieties, light and heavy forgings, iron and brass castings, etc., also figure on their list of products.

Among the notable achievements of the Hawkins' Iron Works may be mentioned the great roof of the Boston & Albany railroad depot in this city (recently torn down that the tracks might be elevated to pass over Main street), and the New York Central railroad depot roofs at Buffalo and Rochester; the extension of the Boston & Albany railroad bridge piers into the Connecticut river, a work that certain engineers and many others pronounced impossible because of the quicksands, but which bids fair to stand for generations; all of the New York & New England railroad bridges between Fishkill and Waterbury; numerous bridges for the Delaware & Lackawanna railroad in New York, and several across Lake Champlain for the La Moille Valley railroad. All bridges built by these works are designed with a view to extraordinary strength and durability, and not one of them has ever collapsed. Of more recent important works we may mention many of the Boston & Albany, the New London Northern, and the Central Vermont railroad bridges, and a 1,500-foot bridge at Northampton. The rebuilding of the Boston & Albany railroad bridge across the Connecticut at this point was a great work well performed. All of the iron fronts used in Springfield business blocks are also from these works.

Mr. Hawkins was born at Lowell, Mass., in 1838, and came to Springfield when very young. A thorough-going business man, he has labored earnestly to build up the city as well as to advance his own fortunes.

BIRNIE PAPER COMPANY.

Alfred Birnie, William P. Birnie—Manufacturers of Envelopes, Fine Papers and Papeteries, also Plush and Satin Novelties for the Holiday Trade—No. 257 Main St.

The source from whence are drawn all of the beautiful things in papeteries with which stationery stores everywhere abound has long been a mystery to this writer, and he had about given up the search when suddenly he stumbled upon the establishment of the Birnie Paper Company, and the puzzle was solved, if not in its entirety at least to a satisfactory extent. The factory occupies all of the great six-story building at No. 257 Main street, and two broad floors of the adjoining block, both places fitted up in the most complete manner with every description of cutters, folders, stamping devices, embossing presses, envelope machines, finishing and polishing machinery, etc., all run by a powerful electric motor, while the same agency is utilized for illuminating purposes. One hundred and twenty-five skilled operatives, male and female, are employed, and the output, which embraces everything new and attractive in envelopes, plain and fancy papers and papeteries, a general line of tasty and useful plush and satin goods in demand for the holiday trade, is distributed through jobbers and exporters to every corner of the United States, Canada, Mexico, Central and South America.

The Birnie Paper Company was organized in 1882, and is composed of Messrs. Alfred and William P., sons of William Birnie, the founder.

SIBLEY & MOORE,

Wholesale and Retail Dealers in Flour, Grain, Feed, and Fertilizers—No. 523 Main St.

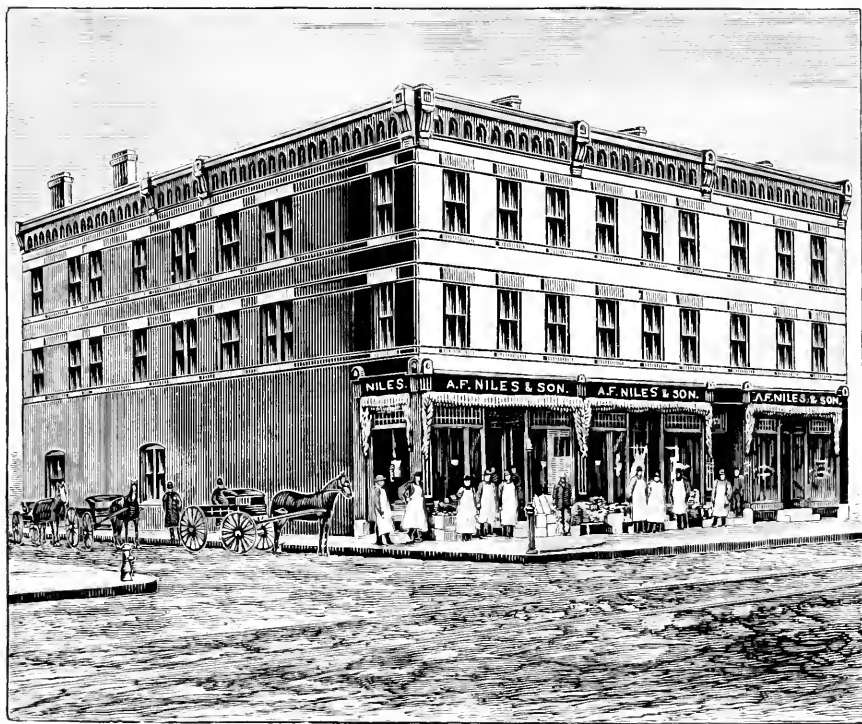
Mr. Lawson Sibley has been handling the above-named specialties in this market since 1862. The firm was originally Sibley & Rathbun, but Mr. Edward Rathbun died in 1870. Mr. Sibley continuing alone until 1886, when Mr. Vilas E. Moore became associated with him. For more than twenty years the house has conducted business on the same spot, and has built up a large and growing patronage, sales for last year aggregating \$125,000 in value. The premises consist of a substantial two-story brick store-house, 50 x 70 feet, with basement beneath and warehouse 25 x 70 feet attached, and both buildings are kept constantly stocked with choice brands of flour, select wheat, oats, and corn, and every description of feed—hay, straw, middlings, chop feed, bran, etc.—all of which are sold to the trade and consumers at lowest quotations. Five men are employed, and deliveries are made all over the city and vicinity. A specialty is made of Mapes' celebrated fertilizers, popular with New England farmers, Sibley & Moore having the general agency for Springfield.

Mr. Sibley has served the public as county commissioner, water commissioner, and alderman, is a member of the orders of Red Men and Elks, treasurer of the latter, and a courteous, enterprising, and popular citizen, as is Mr. Moore.

A. F. NILES & SON,

Wholesale Grocers, Pork Packers, Dealers in Salt and Smoked Fish, Meats and Sausage—Nos. 126, 128, 130, and 132 Main St., Cor. Emery.

Of prominent Springfield business houses few have been longer established or have enjoyed more uniform prosperity than has the one named above, founded by the senior member in 1857. Mr. Niles is a fair sample of the genuine New Hampshire Yankee of thirty years ago, and boasts that he came here a poor and friendless boy, having worked his way down the river on a raft from Haverhill when twenty-one years of age. His first employment here was as salesman in the grocery of George Church, a famous old-time merchant, with whom he remained, working hard, studying every detail of the business, and economizing in every way until in 1857, having accumulated a modest amount of capital, he engaged in the same calling on his own account and founded the house of which he has ever since been the head. The junior



partner, Mr. O. W. Niles, thirty-two years of age, entered the firm when but eighteen. He was born in this city, is a young man of pronounced capacity, energy, and enterprise, and bids fair to render it still more influential in the future than it has ever been in the past.

A. F. Niles & Son do a wholesale grocery business of large proportions with city and country retailers, whom they supply with staple goods of choice grades, including teas, coffees, sugars, syrups, soap, starch, etc., in lots to suit; but their great specialty is the curing and sale of provisions—salt and smoked meats, sausage, and fish—the manufacture of pure lard, and the transaction of a general trade in hog products—hams, shoulders, and bacon sides. Their output is noted for soundness and delicacy of flavor, and is in great demand by the better class of hotel and restaurant keepers, as well as discriminating families. During the packing season the firm cuts about 25,000 pounds of pork every week, and retail sales alone for 1888 aggregated fully \$300,000, the house requiring the services of thirty men and thirteen delivery wagons. Niles & Son's sausage is a prime favorite on the tables of those who are particular and great quantities are made on the premises.

The plant comprises a substantial three-story brick structure fronting 90 feet on Main and 85 feet on Emery street, with one-story sausage factory, 25 x 30 feet, in rear. The storage

warehouse for goods in bulk is situated on Chestnut street. The firm at present uses only the lower floor and basement, 60 x 85 feet, the upper floors being occupied as tenements.

No citizen of Springfield is better known, more generally respected, or enjoys a larger share of social and business confidence than Mr. A. F. Niles. He is a prominent Odd Fellow, a deacon of the Memorial church, and a liberal, progressive, and charitable man. He has never mixed up in politics, and, though holding decided opinions on most subjects of public interest, has never incurred hostility thereby.

THE W. F. ADAMS COMPANY.

Books and Stationery—Interior Decorators—Dealers in Wall Papers, Relief Decorations, Moldings and Window Shades—Cor. Main and State Sts.

Interior decoration is no longer a mere trade that any tyro may quickly acquire and successfully pursue when he has procured a paper-hanger's outfit, but an art hardly second to that of the fresco painter, whose labors it supplements and sometimes supplants. Thanks to this art, the palaces of the rich and the cottages of the poor are alike rendered more luxurious, more beautiful, and more homelike than ever before, while skill and invention are more than ever stimulated to new and pleasing combinations of patterns, colors, and effects.

The W. F. Adams Company easily leads all competition west of Boston in New England, and, with its predecessors, shows a record of enterprise and progress extending over a period of about fifty-five years in the same location. The establishment at Main and State streets, known to at least two generations as the "Old Book Store" corner, was first occupied as a literary and wall paper depot in 1834 by G. & C. Merriam, who have since become famous all over the civilized world as the publishers of Webster's dictionary. Ten years later the style changed to Merriam, Chapin & Co., who in a few years were succeeded by J. C. Bridgman & Co. Afterward came Bridgman & Whitney, then Whitney & Adams, and finally, in 1887, the W. F. Adams Company was incorporated—W. F. Adams, president and treasurer; F. E. Cooper, secretary; nominal capital, \$14,000. Thirty-two men are employed, of whom twenty are skilled decorators and paper-hangers, the remainder clerks and salesmen. The premises include the historic building on the corner, commodious and handsomely appointed, with fine bookstore in front, fully stocked with standard publications of all kinds and a line of stationery that cannot be surpassed in this market, while at the rear is a three-story extension devoted exclusively to the handling of interior decorations. Here is shown a stock that in extent and variety cannot be equaled in the Commonwealth outside of the Hub. It includes all that is desirable pertaining to the trade—wall papers of every description, domestic and imported, Lincrusta-Walton and other relief decorations, gilt and stained room moldings in an endless succession of patterns, window shades in all popular materials with fixtures to match—in a word, everything required for the interior decoration of dwellings, stores, halls, and offices.

Of course the house does a very large business, supplying the trade with goods in its line as well as performing decorative work on a large scale in this city and throughout Western Massachusetts.

MASSASOIT HOUSE.

William H. Chapin, Proprietor—Cor. Main St. and Boston & Albany Railroad.

Who that has ever rolled into Springfield by either of the railroads at breakfast, dinner, or supper time will ever forget the stentorian shout of "Massasoit House!" repeated by the leather-lunged runners until the lofty roof of the old depot—now, alas! no more—rang again? The house is a corollary of the Western (now the Boston & Albany) railroad, which was extended from Worcester to Springfield in 1830. The pressing need of a good hotel adjacent to the station was apparent to many; but railroading was new then, success doubtful, and men hesitated to invest in property dependent for its future value upon an undeveloped experiment. Just at this time Mr. Marvin Chapin, a Cabotville tavern-keeper, appeared upon the scene, and, jointly, Mr. Israel Parsons, a Westfield inn-keeper, and Mr. Chapin purchased the old Judge Hooker property of an acre and a half at a valuation of \$8,000, and at once set about the erection of a brick building of modest dimensions, which, when completed, and opened to the public in 1843, received the quaint Indian name that has been retained and grown famous from one end of the Union to the other and even in foreign lands, nearly every noted man or woman who has visited Springfield for forty-six years having partaken of the Massasoit's hospitality. Ere the original walls were completed, however, Mr. Parsons' spirit failed him, and Mr. Chapin thereupon brought on his brother Ethan S. from Cabotville, made him a full partner, and up to the latter's demise the firm was known as M. & E. S. Chapin.

The Massasoit has gradually grown southward on Main street and westward along the railroad until it now comprises three large four-story buildings and extends 175 feet on Main street and 125 on the railroad.

The office, sample rooms, reading and dining rooms, refectory, etc., are situated on the

ground floor of the corner building, the barber-shop and other conveniences in the basement, and the parlors and sleeping apartments, one hundred and thirty in number, on the second, third, and fourth floors. Gas, steam heat, hot and cold water, baths, electric bells, and all modern conveniences are provided in abundance. It is scarcely necessary to refer to the *cuisine* or the service, which are as perfect as solicitous care and unbounded liberality can make them. Connected with the house is a first-class livery stable, where guests may obtain elegant conveyances for pleasuring or business. Rates range from \$3 to \$4.50 per day, based upon the accommodations and service required.

Mr. W. H. Chapin, who has filled the onerous position of proprietor since July 1, 1886, is a trained hotel man who for ten years previously acted as clerk, general manager, and confidential assistant to his uncles. Genial and obliging, he is the ideal of a first-class modern Boniface.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

J. N. Dunham, President; Sanford J. Hall, Secretary; Andrew J. Wright, Treasurer; Charles A. Birnie, Assistant Secretary—Assets, \$3,200,141.88—General Offices, Fort Block, No. 294 Main St.

This substantial old corporation has a record of honorable service and fidelity of which its officers and directors may justly feel proud. It was incorporated just forty years ago, in 1849, but owing to unavoidable delays did not get fairly launched until 1851, when its doors were thrown open for public patronage and a career of usefulness and prosperity entered upon that has had few equals in the history of conservative American insurance. Some of the most noted business men of the State and of the Union have been in the past and are now connected with it, and in all essentials the management has been and continues to be unexceptionable. President Dunham is in the prime of life, a native of the Berkshire valley and a resident of Pittsfield. He is president of the Pittsfield & North Adams Railroad Company, a director of the Boston & Albany Railroad Company, of the Berkshire Life Insurance Company, and of the Agricultural National Bank of Pittsfield, and prominent in all leading business enterprises. Treasurer Wright's home is in Springfield, where he is a director of the Agawam National Bank, a trustee of the Hampden Savings Bank, and the Franklin County National Bank of Greenfield, Mass., and a widely known and highly respected citizen. The Springfield Fire and Marine Insurance Company is especially fortunate in its board of directors, which includes, besides the president, such names as Marvin Chapin, F. H. Harris, A. B. Harris, William Birnie, N. A. Leonard, M. S. Southworth, W. H. Haile, James L. Pease of Chicopee, Henry E. Russell of New York, and Marshall Field, Chicago's world-renowned dry goods merchant.

The offices of the company are eligibly situated on the second and third floors of the Fort block, No. 292 Main street, corner of Fort, opposite the new post office. The principal business office is 25 x 133 feet in area, adjoining which is the directors' room, 25 x 30 feet, each opening into connecting offices where are transacted the various departments of the company's business. All are well lighted, airy, neat, cheerful, and beautifully finished in hard woods, and the clerks, book-keepers, and assistants must esteem it a privilege to serve a corporation so thoughtful of their health and comfort. Twenty-five men are employed in the home office, and a much larger number connected with local and general agencies in this and other States.

The annual statement of date January 1, 1889, contains the subjoined interesting figures, from which may be deduced two valuable facts, viz.: 1—The direction of affairs has been and is in the hands of men whose best talents were devoted to the work; and 2—The present soundness and solvency of the institution are beyond question. The assets comprise real estate, cash on hand, real estate mortgage loans, railroad and bank stock, accrued interest, rents, etc., to the value of \$3,200,141.88, against which are the liabilities on account of capital stock (all paid up), \$1,250,000; outstanding losses, \$130,834.41; reinsurance fund, \$1,172,571.10; other claims, \$28,743.90; total, \$2,582,149.50, thus leaving a surplus of \$617,992.38 over all liabilities, and a surplus as regards policy-holders of \$1,867,992.38. From 1851 to 1889 the company has paid losses to the amount of over \$15,000,000, and is still in the field more vigorous, more enterprising, better managed, richer, more reliable, and more responsible than ever. In August, 1889, the capital of the company was increased to \$1,500,000.

CHARLES VAN VLACK,

Electrotyper—Fourth Floor of Springfield Printing and Binding Co.'s Building—
Entrance No. 46 Harrison Ave.

The electrotyper's art, evolved from the now almost obsolete art of stereotyping, is an indispensable adjunct to the printing business, out of the necessities of which both stereotyping and electrotyping took their rise. Of late years processes have been so improved and perfected that it is found much more economical in the printing of large editions of books and pamphlets to electrotype the pages as set up and revised than to wear out the type on the

press, to say nothing of the saving in being enabled to use the same type over and over as form after form is electrotyped. The same holds good in respect to complicated jobs, blanks, tables, etc., which it is desirable to "tie up" for future use, thus saving the cost of composition, while, as regards wood cuts, no one in these days ever thinks of using the original engraving on the press, an electrototype serving the purpose much better, while the wooden block is put away for subsequent reproduction in case of accident to the plate.

There are degrees of excellence in electrotypes, and electrotypers grade good, bad, and indifferent as in other trades. As in other products of labor, it pays to procure the best, and this can only be done by patronizing the most skillful and experienced, provided with the latest and most perfect appliances. Such an one is Mr. Charles Van Vlack, who occupies the fourth floor (reached by elevator) of the Springfield Printing and Binding Company's eight-story building, approached by a paved court from No. 30 Harrison avenue. Mr. Van Vlack, who has been in business in this city since 1867, is a native of Albany, N. Y., where he learned his trade, and was for some years with the great printing and publishing house of Weed & Parsons previous to coming here. A thorough master of electrotyping in all its branches, he is also an excellent business man and courteous gentleman, and enjoys the respect and patronage of the trade at home and throughout Western Massachusetts. His equipment of machinery and apparatus is complete and first-class; he employs only the best assistants, and the work turned out, embracing every description of electrotyping, is unsurpassed anywhere for accuracy, neatness, and excellence, as we can attest from personal knowledge, he having electrotyped every page of this work.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Principal Office, Hartford, Conn.—S. B. Fay, Special Agent for Western Massachusetts; Office, Second Floor, Kinsman's Block, No. 332 Main St.

The duty of life insurance has been so often proved—the arguments in its favor are so many and so unanswerable—that it is fair to presume that every man and woman whose life is worth the annual premiums knows them all, and has determined to avail himself or herself of this sure provision for dependent kindred—*some time*. But there is no time like the present, which is yours; to-morrow may not come. The only question worthy of consideration is: What form of policy is most desirable? "*That*," says the expert actuary, "depends on circumstances." The Connecticut Mutual ordinary life policies furnish insurance without limit, or for so long as it may be desirable, at low rates and participating in surplus. They are non-forfeiting, becoming, in case of lapse after the payment of the requisite number of annual premiums, paid-up policies, without surrender or care on the part of the insured, for an amount printed on each policy, and made a part of it, and participating in surplus, or they may be surrendered at the end of ten years, or of any subsequent period of five years, for a guaranteed cash value, also printed on each policy, and made a part of it. The limited premium endowment policies of the same company combine a liberal provision for future needs with the protection of a life policy. The premium payments, being limited to ten or twenty years, are not made a burden to later life, when perhaps there may be less ability to meet them. Payable at the age of seventy or seventy-five, or on prior death, they furnish protection through the productive period of life, when greatest financial loss may result from premature death, and a provision for old age. They may be made available for reduced amounts, should the necessity arise, at the end of ten years or of any subsequent period of five years, being thus equivalent to limited endowments with periods optional with the insured, and for sums increasing with the period. They may be made payable in the event of death to a designated beneficiary, wife, child, parent, or other, while the insured reserves the right to surrender them at his option at the periods designated, for stipulated cash values, payable to himself or his order. These values are large, are printed in plain figures upon the policy, and form a part of the contract. A policy of \$5,000, issued at age thirty to mature at seventy with annual premiums limited to ten, would be written at a premium rate of \$286.95. The total premium payments would amount to \$2,860.50, less the dividends declared, if used, as they may be, in part payment of premiums; or otherwise the accumulated dividends would increase the cash values named. At the end of ten years the policy may be surrendered for a cash value of \$2,435, increased by the accumulated dividends if they have not been otherwise used; or the policy may be continued without further payment of premiums and surrendered at the end of any subsequent period of five years, or continued to the end of the term. At the end of twenty years the cash value would be \$3,035; at the end of thirty years, \$3,815; at the end of forty years, \$5,000; increased in each case by the dividends, which continue through the duration of the policy. These values being matters of contract, these policies are very valuable as security should there be occasion for such use of them.

Mr. S. B. Fay is the popular special agent of the Connecticut Mutual for Western Massachusetts, with offices in Kinsman's block, No. 332 Main street, where he will be pleased to meet inquirers or receive correspondence on the subject referred to. He has been with the company twenty years—three years in this city—and is an affable yet earnest and energetic gentleman. He succeeded Mr. George L. Wrenn, who removed to Chicago.

BEMIS CAR BOX COMPANY.

S. A. Bemis, President; Geo. B. Hewlett, Secretary and Treasurer; Geo. M. Hoadley, Superintendent; H. G. Bird, Agent, Chicago; Chas. G. Stearns, Agent, New York—Manufacturers of Bemis' Patent Journal Box and Gear for Street Cars, Bemis' Patent Grip Trucks for Cable Cars, and the Bemis Truck for Electric Motor Cars—Works No. 119 Liberty St.; Office, No. 227 Main St.

All efforts hitherto made toward perfecting a car box that would reduce friction to a minimum and thereby permit the utilization of all or nearly all of the power applied to the moving of street cars, failed, probably because experimenters in that field failed to comprehend the principles involved. It remained for Mr. S. A. Bemis of Springfield to solve the problem, and the results of his research, ingenuity, and labor are now seen on most of the principal lines, horse, cable, and electric, in leading American cities. His device was accorded letters patent, and he began the manufacture on a small scale. After awhile he was enabled to interest others in his invention, and the Bemis Car Box Company was organized in 1882 for the purpose of pushing its introduction. Such success ensued as to justify incorporation in 1885 with a capital of \$300,000, and the work has since been prosecuted upon a scale commensurate with its importance.

The factory is thoroughly well equipped in all departments, and comprises three separate buildings, all brick, the main construction shop being 40 x 100 feet, the finishing room 30 x 40 feet, and the blacksmith shop, running eleven fires, 50 x 100 feet. While this plant is quite extensive and employs sixty skilled workmen, it by no means denotes the amount of work done for the company, as much of the heavier labor is performed by others on contract. The specialties include, besides the journal box referred to, the Bemis patent grip trucks for single and double truck cable cars and the Bemis truck for electric motor cars—devices that are rapidly coming into general use, and which have no rivals.

The Chicago agency of the company is at 426 Insurance Exchange, Chicago, H. G. Bird, manager, while Mr. Chas. G. Stearns of No. 20 Platt street is the New York representative.

W. H. SMITH,

Carriage Manufacturer—No. 2 Park St.

Mr. Smith's plant, which comprises five frame and brick buildings of varying dimensions utilized as woodworking, blacksmith, and paint shops and repository, represents, with equipment and stock, an investment of about \$25,000. An average force of twenty-five skilled workmen is employed in all departments, and the output, of hand work exclusively and embracing a great variety of fine carriages, phaetons, buggies, road, express, grocers', and other light vehicles, sleighs, cutters, etc., either made to order or sold principally to local customers, aggregates in value a very large sum annually.

These works were established in 1826 by Mr. David Smith. The present proprietor, carefully trained in all branches of carriage making, was admitted to a copartnership in 1856, and in 1873 purchased the entire concern, which has flourished under his direction as never before. The utmost care is exercised in the selection of materials and in workmanship, while the styles are the latest and most popular.

Mr. Smith is a native of Springfield, a solid and influential citizen. He represented his ward in council in 1864, 1870, and 1872, and in the board of aldermen in 1869 and 1872.

F. W. HARDY,

Photographer—Cor. Main and Worthington Sts., Hale's Building.

The unpretending yet skillful and conscientious photographer who uniformly exerts himself to produce the best results is reasonably certain of a fair share of public patronage, founded on that recognition of merit which is so strongly marked a characteristic of the American mind. Without making much noise or parading his claims under escort of a brass band, Mr. F. W. Hardy has already, in less than ten years, made for himself a reputation for superior skill of *technique* and execution that assures him the respect of all who appreciate real talent, and his rooms in Hale's block are the resort of great numbers daily. Mr. Hardy, a native of Bangor, Me., where he was for a long time engaged in the same branch of business, came to Springfield in 1879, and the following year purchased the photographic plant of A. L. Mottitt, to whom he succeeded in its management. He has succeeded by dint of earnest work, and his studio on the second floor of No. 310 Main street is one of the neatest and best equipped of its class in the city, employing several retouchers and printers, and doing a great deal of fine work, principally for local patrons. An experienced and successful operator, Mr. Hardy attends to that part of the work himself, making a specialty of photographing children and animals by the instantaneous process, for which his facilities are all that could be desired, and in which he has no superior.

BEMIS & CALL HARDWARE AND TOOL CO.

Wm. K. Baker, President; W. Chaplin Bemis, Treasurer—Manufacturers of Hardware Specialties, Machinists' Tools, etc.—Factory, South Main St.; Office, No. 14 Taylor St.



This establishment is the oldest of the kind in the Connecticut valley, having been founded in 1835 by the late S. C. Bemis, who came here from Willimansett in that year. The company was incorporated in 1855, and the plant and machinery represent an investment of \$20,400. The president and treasurer are natives of this State, respected citizens and prominent in business circles, Mr. Bemis being a son of the pioneer hardware and tool manufacturer of that name, bred to the vocation from boyhood, and thoroughly conversant with all its details.

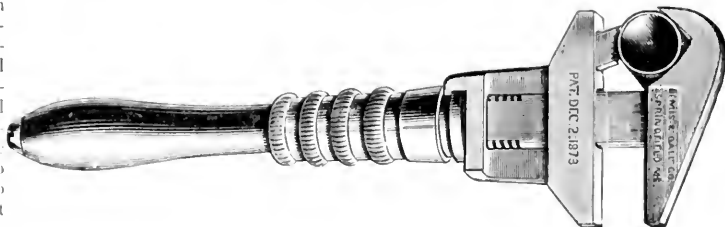
The works, situated on Mill river at the southern end of Main street, are quite extensive, comprising the factory proper—a substantial three-story-and-basement frame structure 45 x 90 feet, with blacksmith and woodworking shops and other appurtenances attached. The equipment is first-class and embraces all requisite machinery and appliances of the latest improved styles, and forty skilled workmen are employed, turning out great quantities of superior goods for the American market and for export—hardware specialties in great varieties, machinists' and metal-workers

tools, etc.—among which particular attention is invited to the world-renowned cast steel premium tools originated by S. C. Bemis and other and later desirable implements perfected since the formation of the present company. Among these may be named a few of the principal items, such as dividers, calipers in all varieties, compasses, cast steel punches of all kinds, half a dozen styles of saw-sets, awls and scribes, screw-drivers, box-openers, steel marking gauges, squares and bevels, divider pencil-holders, several kinds of steel-yards, Briggs' and Merrick's pattern wrenches, cylinder or gas-pipe wrenches, and combination wrenches.

This wrench is one whose ingenious construction and valuable features cannot fail to attract the attention of the mechanic and to commend it to him at once. It as well possesses

not only the excellent features of the cylinder or gas-pipe wrenches, but, also, all the requisites of a regular nut wrench, thus forming a combination that has no equal among other devices of this kind.

The company's facilities and long experience insure superior quality and finish of goods and enable them to sell at lowest possible prices. The name of Bemis & Call Hardware and Tool Co. will be found on the end label of each box of genuine goods sold under their guarantee, and as a further safeguard against imposition the *fac-simile* of S. C. Bemis' signature on a red label is attached to the top of each box.



RUSSELL & DAY,

Manufacturers of Steam Engines and General Machinery, Shafting, Pulleys, etc.—No. 52 Hampden St.

There is and most probably always will be a good demand for the better grades of steam engines and machinery for motor and manufacturing purposes, and those who have an established reputation for ingenuity, skill, and that kind of probity that contents itself only with doing well whatever is to be done need have no fear of a lack of patronage. Such a house is that of Russell & Day, established in 1865. Mr. William W. Day retired in 1884, leaving

Mr. John W. Russell as sole proprietor, and he has continued ever since to support creditably the well-earned fame of the reliable old concern whose style is still retained.

The shops, employing fifteen first-class workmen, occupy the first and second floors, respectively 30 x 100 and 30 x 30 feet, at No. 52 Hampden street, well equipped with superior machinery and appliances, much of which is of a special character, invented and constructed by Mr. Russell himself. Mr. Russell gives his attention for the most part to the designing and construction of steam engines that combine extraordinary power with great economy of space and fuel, and to the manufacture of machinery, shafting, and pulleys, gear-cutting, etc., and is kept busy, much of his work being shipped to distant points in the United States and Canada. Everything turned out of his shops is at in material, workmanship, and finish, and uniform satisfaction is rendered patrons.

Mr. Russell is an experienced practical machinist with a record. He was born in Springfield, and in his younger days wrought at his trade here, in Connecticut, Wisconsin, and California. He set up the first steam engine used in Gov. Trask's foundry, in 1842, and also constructed here in Springfield the first iron-planer ever built in Massachusetts. The same machine was used in a Confederate armory in Georgia during the war.

BARR'S DINING ROOM.

Edwin C. Barr, Proprietor—No. 384 Main St.

No more popular or successful caterer and *restaurantier* lives than Mr. Edwin C. Barr, who has for the past thirty-three years ministered to the gastronomic needs and pleasures of the Springfield public. His first partner was his son George E., who retired after five years, purchased and still conducts the Hotel Warwick.

Barr's dining-room is eligibly situated on the commodious first floor—30 x 130 feet—of the handsome building No. 384 Main street, and is neatly and attractively appointed in all respects. The choicest meats, fish, fowl, game, vegetables, and fruits in season are supplied and served to customers in abundance and in the most appetizing manner, an accomplished chief cook and assistants preparing the viands and luxuries, which are politely served by a corps of trained waiters. Everything is of the best, prices moderate, and unvarying satisfaction given to patrons, the result being a flourishing business. A specialty is made of catering to wedding and social parties, and nothing could surpass the good taste and decorum with which such service is performed.

Mr. Barr was born in Worcester. He is a Freemason and a Knight Templar.

P. H. POTTER,

Wholesale Lumber Dealer—Manufacturer of Dressed Lumber, Doors, Sash, Blinds, Interior Finish, Etc.—Carving and Designing a Specialty—No. 835 State St.

Mr. Potter is an enterprising representative of the pushing and successful younger business element that is fast coming to the front. He was born at Wilbraham, Mass., where he received a sound common school education, and afterward learned the trade of carpenter and joiner under his father at Bondville. He went first to Boston and then to the West, whence he returned in 1882 and purchased the lumber yard and planing mill of Charles Barnes, the latter removing to Chicago.

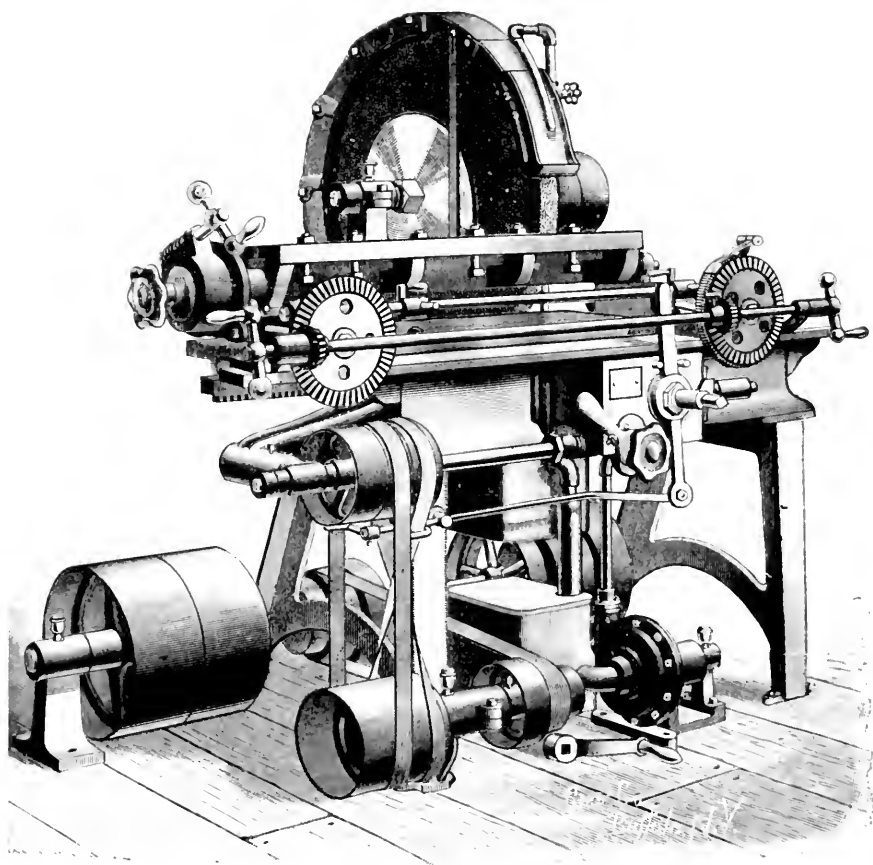
Mr. Potter's plant, valued at \$35,000, comprises a substantial two-story brick planing mill, 42 x 50 feet, with additions on the east 18 x 22 feet, and on the west 42 x 110 feet; one double shed 100 feet in length adjoining, and two others, one 160, the other 40 feet in length, on the same side of the New York & New England railroad track, while opposite are two more aggregating 110 x 130 feet. The mill, on Wilbraham street, is equipped with a full complement of the latest improved wood-working machinery, and a 50-horse-power engine, is heated by steam and lighted by gas, and is in all respects a model establishment. The shipping facilities are all that could be desired, a switch of the New York & New England railroad, 700 feet in length, running through the premises, which embrace about five acres of ground. Forty-five men are employed, and transactions average about \$175,000 a year, the output comprising everything in the way of finished soft and hard wood-work required by the trade, who send to Mr. Potter from all surrounding cities as far west as Pittsfield and south as Hartford. A striking proof of his resources was afforded when the interior finish of the grand new First Baptist church was under consideration. It was at first doubted that the work could be done here, but Mr. Potter announced his readiness to undertake and ability to perform it satisfactorily, and did so. It was a difficult job, but was executed with the most absolute fidelity to design and detail.

Mr. Potter has recently completed for his own occupancy an elegant \$12,000 residence, the interior of which is a marvel of taste and art wood-work in cherry and quartered oak. He has also built several neat and convenient dwellings upon a tract of seven acres purchased by him opposite the planing mill.

SPRINGFIELD EMERY WHEEL MANUFACTURING CO.

E. R. Hyde, President; George W. Jackman, Treasurer; O. H. Hyde, Secretary—
Patentees of Emery Wheels, Emery Wheel Machinery, and Garnet Paper—Nos.
33, 35, and 37 Taylor St

This flourishing company is the outgrowth and successor of Hyde Brothers, who in the autumn of 1881 began in a small way the manufacture of emery wheels and grinding machinery at No. 28 Taylor street. Ingenious and inventive, the brothers had already patented various valuable improvements in the devices named, and their products at once sprang into popularity, the demand growing to such an extent that within two years they were forced to



enlarge their works, add greatly to their manufacturing facilities, and, finally, to remove to their present quarters—a commodious three-story brick building with basement, to which has since been added two floors of the structure Nos. 21 and 23 Taylor street, a few doors west of the factory proper. The company, with a paid-up capital of \$20,000, was organized and incorporated July 23, 1885. The officers named in our caption, with Messrs. D. B. Hyde and D. T. Homan, board of directors, complete the list of stockholders, and all are active in promoting the interests of the corporation, with what results is best shown by last year's transactions, which aggregated \$150,000, the outlook for the present year indicating a very considerable increase. Ninety people are employed in all, three of whom are traveling salesmen, and the pay-roll averages \$6000 a week. The machinery equipment is first-class, and most of their product is of special design, constructed under patents owned by this company and not manufactured by their competitors; consequently they possess unique advantages in this respect, besides owning and operating the most extensive garnet mines yet discovered, easily accessible

at all seasons, thus assuring a plentiful supply of uniform excellent quality. This garnet has been carefully analyzed and found the hardest garnet yet discovered.

The specialties of the company embrace the manufacture of improved automatic knife grinders, tool grinders, emery wheel surface planers, roll grinders, universal grinders, corundum wheels and general emery wheel machinery, sapphire garnet paper, glue, rawhide lace and belting, grinders' and polishers' supplies—all first-class and guaranteed unsurpassed. They also supply the trade with corundum and pure Turkish emery in kegs, and all grades of quartz and garnet in barrels, giving prompt attention to orders for shipment. The automatic knife-grinder illustrated on preceding page is the only emery wheel grinder using water to prevent heating and drawing the temper. It will grind a knife in one-third of the time needed on any other machine, as the water prevents glazing, so the wheel cuts faster. Being wet, there is no emery dust, and the machine will last four times as long as a consequence.

The Hyde brothers are sons of Mr. Rufus Hyde, deceased, of Williamsburg, and are young and enterprising men. They are of old Connecticut stock, the family having lived for generations at Norwich.

B. FRANK STEELE & CO.,

Wholesale and Retail Dealers in Fruits, Nuts, Canned Goods, Etc.—Nos. 260 and 262 Main and 8 Hampden Sts.

No people in the world are more given to the enjoyment of good living than are those who make their homes in Central and Western Massachusetts, and few other markets of equal pretensions handle greater quantities of food luxuries than are received in and distributed from Springfield. B. Frank Steele & Co. are especially prominent in this trade. This firm began on a moderate scale in 1869, and by industry and enterprise has extended its operations until its territory embraces all of the State west, north, and south of Springfield, and covers portions of New Hampshire, Vermont, and Connecticut, in addition to a local patronage that probably exceeds that of any competitor. The firm confines its attention to imported and domestic fruits of all kinds, nuts, and canned goods, and handles greater quantities of bananas, oranges, lemons, and similar commodities than any competitor in this part of the State, its facilities being better. It is also the first in the market with early strawberries, peaches, melons, and native fruits. In the department of nuts and canned fruits and vegetables it carries immense stocks, and is prepared to fill orders without delay at New York quotations. The main establishment at Nos. 260 and 262 Main street comprises a commodious first floor and basement, each 28 x 90 feet, and is always fully stocked with the best goods in the market, while the storage and shipping department consists of two floors at No. 8 Hampden street, each 20 x 28 feet. Eleven men and several teams are employed.

Mr. B. Frank Steele is a pleasant-mannered and progressive gentleman, popular personally and in business.

SPRINGFIELD CO-OPERATIVE MILK ASSOCIATION.

Charles S. Allen, President and Treasurer; C. M. Bull, Superintendent—Wholesale and Retail Dealers in Pure Country Milk—Cor. Stockbridge and Willow Sts.

Visitors to Springfield cannot but have noticed with pleasure that the milk, butter, and eggs served by the hotels and boarding-houses are of extra good quality. It was not always so, and the public owe much to the Springfield Co-operative Milk Association for having placed an abundance of the luxuries named within reach at reasonable prices.

The Association was incorporated and established in March, 1884, Mr. Hinsdale Smith, a gentleman of Springfield, being the principal mover in the enterprise, and soon passed the experimental stage. Backed by a capital of \$30,000 and managed by men of experience and probity, it is regarded now as one of the most successful business ventures ever undertaken here, and is conducted upon a system that provides its customers with the very best for the least money, preventing waste, and paying fair dividends upon the investment. Some idea of the extent of transactions may be gathered from the fact that during the twelvemonth last past, over 2,000,000 quarts of fresh, rich, pure country milk, obtained from the farmers of this and adjoining counties, were delivered to consumers here in the city, total receipts from this source alone footing up about \$100,000. This, however, represents only a portion of the actual transactions, as vast quantities of butter and eggs were also supplied to their patrons.

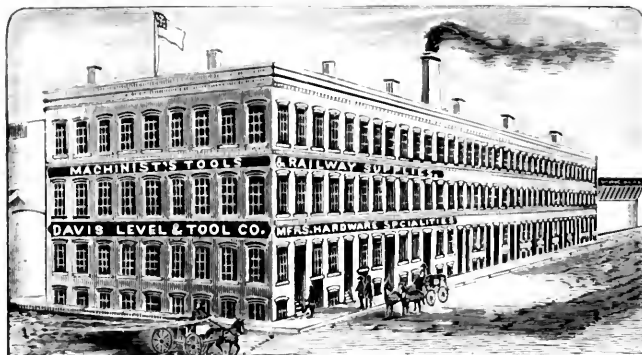
The plant comprises a quarter of an acre of ground at the intersection of Stockbridge and Willow streets, the improvements consisting of a large two-story brick storage warehouse, fitted up with refrigerators and all necessary appliances, with which are connected the offices, and, at the rear, the stables. A force of twenty-seven men is employed, and deliveries are made at stated hours by nine one-horse wagons. The Association handles butter and eggs at wholesale and retail, and supplies most of the hotels and restaurants, besides many retail dealers.

President and Treasurer Allen resides at Longmeadow. He is an energetic gentleman of great industry, and ranks high in business circles.

THE DAVIS LEVEL AND TOOL CO.,

Manufacturers of Hardware Specialties and Machinists' Supplies—No. 30 Taylor St.; Warehouse, No. 79 Chambers St., New York.

Of the numerous industries that Springfield can boast the manufacture of tools and machinists' supplies is among the most important. The most conspicuous local representative of this interest, and one of the largest in the country, is the Davis Level and Tool Company,



established by Mr. L. L. Davis in 1868. The present style was adopted in 1875, the intention being to incorporate the concern, which has never been done, Mr. Davis retaining sole control. The works occupy one entire floor, 50 x 60 feet, of the large three-story brick building No. 30 Taylor street, and are equipped in the best manner with all requisite machinery, while the private and business offices are commodious and handsomely appointed.

From fifteen to twenty-five first-class mechanics are employed, and the output is disposed of to the trade through the general warehouse and salesrooms at No. 79 Chambers street, New York, or exported largely to Great Britain, France, Germany, Australia, and other countries. Mr. Davis, the founder and general business manager, is a native of Laconia, N. H., a courteous and obliging gentleman, a broad-minded and liberal citizen, and a thorough-going, progressive, and successful manufacturer and merchant.

The specialties of this house embrace full lines of hardware specialties and machinists' supplies, including adjustable spirit plumbs, levels, and inclinometers, iron pocket levels, builders' levels and level glasses, patent ratchet bit braces, improved iron-block planes, carpenters' and machinists' marking awls, jewelers' screw-drivers, back saws, breast drills, thread gauges, drill and lathe chucks, combination calipers, Marshall's universal squares, planer jacks, Buell's "Giant" hollow-handle tool sets, "Champion" amateur scroll chucks, "Champion" independent jaw chucks, improved geared or pinion key chucks, independent reversible jaw chucks, and many other useful and valuable implements. A new and important device that will interest all railroad men is Johnson's patent car brake, which operates by means of a lever, lies low, is situated where the brakeman is exposed to no danger, is instantly applied and released, is strong and light, is cheap, durable, and reliable, takes up all slack caused by wear, all parts made in duplicate, saving cost of repairs; the frames are interchangeable, are out of the way of brakeman's lantern, and the long lever down when brake is on or off.

THE H. PORTER COMPANY.

L. L. Whitman and E. M. Coats—Distillers of Pure Rye Gin, Wholesale and Retail Dealers in Wines and Liquors—Nos. 97 and 99 State St.

This house was founded in 1781 by Mr. Harvey Porter, under whose management and that of his successors it was conducted up to 1880, when Mr. Whitman became the purchaser, the plant including the famous old Agawam rye gin distillery and the great warehouse at Nos. 97 and 99 State street, this city, three stories in height with commodious cellar under all, where immense stocks of choice imported wines, brandies, gins, rums, and cordials are carried, and whence the product of their own distillery is shipped to the trade, which is confined principally to the Connecticut valley, though considerable sales are made to dealers throughout New England, New York, and the West. A leading specialty is made of their own brand of pure rye gin, an article that for generations has maintained a high reputation wherever known, and is still kept up to the original standard.

Mr. Whitman resides at Agawam, where he superintends the manufacturing department, Mr. Coats living in Springfield and acting as general business manager. Both are pleasant and popular gentlemen, Old Fellows and Elks, while Mr. Coats belongs to the Winthrop and several sporting clubs. Mr. Whitman is also an honorary member of Wilcox Post, G. A. R.

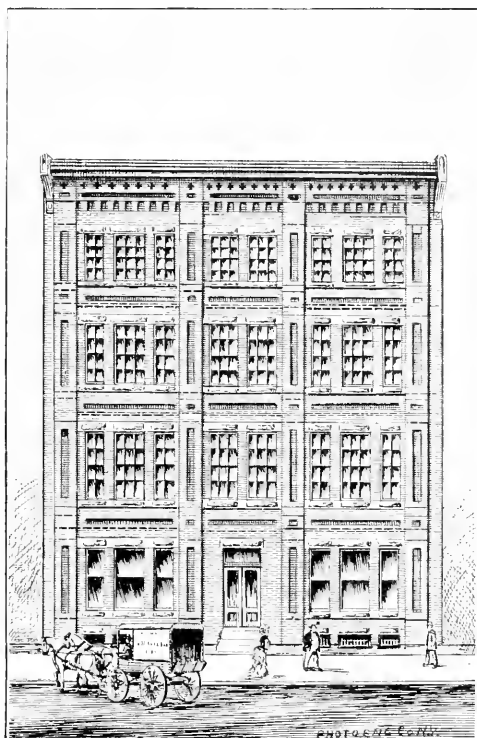
FORBES & WALLACE,

Importers and Wholesale and Retail Dealers in Dry Goods, Cloaks, Fancy Goods, Millinery, Notions, Furnishing Goods, Books, Toys, etc.—Nos. 390 and 392 Main St., Cor. Vernon.

"Tempora mutantur." Very likely the simple-minded and strait-laced Puritans who founded this colony of Massachusetts Bay, and their immediate successors who pushed into the wilderness and planted the germ which has since developed into the beautiful and populous city of Springfield, never imagined that the time would come when their descendants would forsake the plain but comical attire, hard fare, frugal ways, and gloomy religion imported in the Mayflower to disport themselves in silks, purple, and fine linen, fare sumptuously every day, make themselves friends of the mammon of unrighteousness, tolerate the Quaker and the papist, kiss their own wives and other men's daughters on Sunday, and have a good time generally after the manner of reasonable creatures. It is just as well that they can't come back to chill us with their frowns, for the way people set themselves to "enjoy the good the gods provide" in our day is quite enough to revivify and distract old Deacon Chapin. If he could only climb down from his pedestal and take a stroll along Main street with Bible and staff, one glance at the interior of Forbes & Wallace's dry goods palace would be sufficient to "break him all up," and Springfield might be thus bereft of one of her most hideous attractions.

To come to the point: The times demand that men and women show their self-respect and respect for others by arraying themselves as richly as their circumstances will permit. In

order to obey this imperious mandate it is necessary that responsible merchants of ripened judgment provide them the means in exchange for a reasonable *quid pro quo*. This is just what Messrs. Forbes & Wallace have been doing for the past fourteen or fifteen years and purpose continuing to do as long as they can make it profitable. The house owes its existence to Messrs. A. B. Forbes and J. M. Smith, who in 1866 established a modest retail store on the north corner of Main and Vernon streets under the style of Forbes & Smith. They afterward removed to the Barnes block, diagonally opposite, and were fast increasing their trade, when Mr. Smith retired and removed to Boston. In 1874 the present firm of Forbes & Wallace was formed by the admission of Mr. A. B. Wallace, and from that time the advancement of the concern to a commanding position in the mercantile world was both rapid and substantial. From a retail trade of moderate proportions they have developed a great wholesale dry goods, millinery, and notion house with retail departments, transact a business of enormous proportions, and have not more than one rival in this part of the State in point of sales and influence. As a matter of fact their building is the largest and their facilities the most complete and extensive of any dry goods house outside of Boston, and frequent enlargements and improvements are required in order to meet growing demands upon their resources. The premises occupied—which, by the way, belong to the firm—comprise the great Barnes block, remodeled, Nos. 390 and 392 Main street and Nos. 1 to 25 Vernon street, four stories on the first and five on the last-named thoroughfare. A great storage basement extends under all, and the entire edifice is heated by steam, innumerable electric lights rendering the whole interior as bright as day—an illumination that is heightened by an abundance of lofty windows. Three passenger elevators are placed conveniently by means of which customers, visitors, and employees are quickly and easily transferred



FORBES & WALLACE'S WHOLESALE DEPARTMENT.

from floor to floor, thus saving a vast amount of the severest kind of labor. The pay-rolls contain the names of over two hundred salespeople, clerks, etc.

In the retail branch Messrs. Forbes & Wallace maintain nineteen separate departments, each carrying its distinct line of specialties in silks, dress goods, woollens, cloaks, linens, fancy goods, notions, books, toys, and—joy of the ladies' hearts—millinery in endless variety, imported and domestic, from the latest Parisian novelty to the cheapest straw or chip hat. This store is fitted up with the Lamson cash railway system.

The building on Vernon street is partially occupied by the wholesale, shipping, and cloak manufacturing departments, all fully stocked and ready to fill orders from the trade at New York and Boston quotations and at a great saving of time. Buyers will find here everything suitable to this market, and will consult their own interests by inspecting goods and prices before placing orders. Three traveling salesmen cover the firm's territory—Western and Central Massachusetts, Eastern New York, and portions of Connecticut, New Hampshire, and Vermont. Two wagons are required for city deliveries.

Both members of the firm are of Scottish birth, active, energetic, and enterprising, and connected with many of Springfield's social and other institutions. They maintain branch houses in New York, Manchester, England; Chemnitz, Germany; Paris, France, and St. Gall, Switzerland.

FIRST NATIONAL BANK OF SPRINGFIELD.

James Kirkham, President; D. A. Folsom, Cashier; James W. Kirkham, Assistant Cashier; F. L. Safford, Teller—No. 455 Main St.

The First National was one of the earliest organized under the National banking system, and is numbered fourteen, the charter dating from 1863. James Kirkham has been president from the first—a period of twenty-six years. At first the capital stock was \$150,000, but it has been increased twice, to \$300,000 and afterward to \$400,000. Directors—James Kirkham, president; John S. Carr, Eliphalet Trask, B. Frank Steele, John Olmsted, John West, W. H. Wesson, and H. J. Beebe—all prominent citizens and leaders in business and public enterprise.

The First National throughout its entire career has been managed upon the principle that the interests of the bank and its patrons are identical. The result is seen in the vast sums regularly deposited and in the volume of first-class paper discounted. Prompt and painstaking attention is also given to foreign and domestic exchange, collections, and every function of legitimate banking. The subjoined official statement of September 30 shows the eminently satisfactory condition of the institution:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$1,023,443 17	Capital stock paid in.....	\$400,000 00
Overdrafts, secured and unsecured.....	21 23	Surplus fund.....	150,000 00
U. S. bonds, to secure circulation.....	50,000 00	Undivided profits.....	250,53 02
Stocks, securities, judgments, claims.....	5,124 63	National bank notes outstanding.....	412,000 00
Due from approved reserve agents.....	62,225 34	Dividends unpaid.....	693 00
Due from other national banks.....	14,801 38	Individual deposits subject to check.....	628,231 77
Due from state banks and bankers.....	72 15	Demand certificates of deposit.....	97,563 50
Real estate, furniture, and fixtures.....	61,646 00	Due to other national banks.....	1,073 38
Other real estate.....	5,000 00		
Current expenses and taxes paid.....	1,209 95		
Premiums paid.....	4,000 00		
Checks and other cash items.....	3,253 41		
Exchanges for clearing house.....	4,566 70		
Bills of other banks.....	4,326 00		
Fractional paper currency, nickels, and cents.....	102 64		
Specie.....	40,603 10		
Legal tender notes.....	8,147 00		
Redemption fund with U. S. Treasurer 5 per cent of circulation.....	2,250 00		
Total	\$1,351,524 07	Total.....	\$1,351,524 07

CHARLES A. CALL,

Wholesale and Retail Dealer in Fancy Groceries, Canned Goods, German and French Delicacies—No. 144 State St.

Mr. Call, who established himself some fifteen years ago in the Bank building, corner of State and Market streets, made a phenomenal success of his venture, building up a trade that outgrew his accommodations, and finally he purchased, in 1886, the fine large four-story granite front structure, 23 x 90 feet, at No. 144 State street, where, provided with ample storage and other facilities, he is enabled to meet the demands of a growing trade in a satisfactory manner. Five active and attentive salesmen are kept busy filling orders and two fine wagons delivering goods to city and suburban customers and to the railroads for shipment to out-

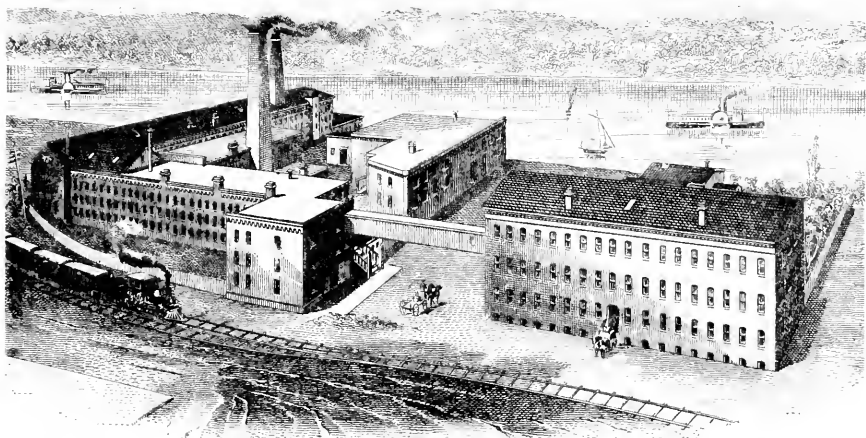
town buyers, his wholesale branch supplying dealers and large consumers all over Western Massachusetts and adjacent portions of Connecticut, New Hampshire, and Vermont. A general line of fancy groceries of every description, canned goods, etc., carefully selected in the best markets, form his staples, while specialties are made of choice French and German delicacies and rare fruits in glass.

Mr. Call, a native of Springfield, is a representative business man and citizen. He was formerly connected with the Benis & Call Hardware and Tool Company, and is still one of its directors. He was for several years a member of the city council and alderman in 1883, '84, and '85—the last year president of the board. He is now serving his second term as representative of the Eighth (Hampden) district in the Legislature, is a charter member of Roswell Lee Lodge F. and A. M., a Knight Templar, and a member of the Winthrop club.

NEWELL BROTHERS MANUFACTURING CO.,

Manufacturers of Covered and Ivory Buttons—Foot of Howard St. ; Salesrooms, No. 25 Mercer St., New York.

It is a little curious that some of the very industries that one would naturally suppose were certain to seek the big cities—the centers of distribution—are found flourishing at interior points. This applies with especial force to Springfield, where numerous illustrations are seen. One of the most striking of these is the great button-making industry carried on by the Newell Bros. Manufacturing Company at the foot of Howard street near the New York,



New Haven & Hartford railroad tracks, where their premises cover an acre and a half of ground. The buildings, herewith illustrated, are five in number, all of three stories—one 30 x 125, one 40 x 80, and a third 35 x 76 feet, the latter containing the handsome offices. The warehouses, boiler and engine-house, etc., are proportionately extensive. The machinery equipment is first-class and includes much that is of special design and not found elsewhere. The force of operatives varies with the season from 250 to 350, and the output averages 3,000 gross of buttons of all kinds per diem. The products of this company, comprising every description of cloth-covered and ivory and fine pearl goods, rank with the best of American or foreign manufacture, and are eagerly sought by merchant and manufacturing tailors everywhere.

The works were established by Nelson C. and Samuel R. Newell at Longmeadow in 1848, and removed to Springfield in 1864. Samuel R. Newell died in 1879, whereupon the present company was organized and incorporated with a working capital of \$100,000. Officers: Nelson C. Newell, president and treasurer; William C. Newell, secretary. Howard N. Newell is factory superintendent, and the salesrooms are at No. 25 Mercer street, New York, where the company is also agent for the Dickinson Hard Rubber Company of this city, which is managed by Albert W. Newell—the three last-named being sons of the president. All are prominent and public-spirited citizens.

J. S. MARSH & SON,**Wholesale and Retail Grocers—No. 398 Main St.**

Joel Smith Marsh was born at Hardwick, Mass., October 21, 1803, and came to Springfield in 1832. He soon afterward formed a copartnership with Theodore Stearns, which connection lasted until 1851, when he took into the concern his sons Charles S. and George. After various changes they removed to the location they have ever since occupied, bought for the purpose—the Barnes block, No. 398 Main street. The elder Mr. Marsh has not for some years engaged actively in business, his son Charles having assumed the laborious duties of manager.

The store is a very large one, 30 feet front, 160 feet deep, with rear extension 15 x 20 feet, and carries immense stocks of staple and fancy groceries, sugars, coffees, teas, manufactured tobaccos, shelf and canned goods, spices, grocers' sundries, etc., skillfully selected for this market, and which are supplied to the trade and large consumers at prices and on terms more favorable than can be offered by Boston and New York importers. Ten men are employed, and sales are very large.

CHAUNCEY L. MOORE & CO.,**Artist Photographers - No. 419 Main St., Up Stairs.**

Sensible people seldom go to the photographer, and when they do it is for a definite purpose—that of procuring a life-like portrait, natural in pose and expression, that will be recognized by all who know them and that will recall to their children their loved lineaments when the originals are dust and ashes. This is the class of customers the conscientious artist prefers. Such an artist is Mr. Chauncey L. Moore, who has been established in this city since 1857, for twenty-one years of that time associated with his brother under the firm name and style of Moore Brothers. Moore & Co.'s establishment is far and away the largest and finest of the kind in the State west of Boston, occupying the second floor of the handsome granite front structure No. 419 Main street, formerly the *Republican* building. At the front are two commodious and richly appointed parlors, and at the rear the great operating room, 30 x 65 feet, fitted up in magnificent style with sky and side lights so arranged that full length shadow pictures are taken without difficulty—the only operating room in the city that will admit of this. The equipment of cameras is complete, as is that of the usual accessories, all of the best and latest improved styles, and suited to every variety of work. Seven carefully trained assistants are employed, and nothing is permitted to leave the studio until in tone and finish it satisfies the most critical scrutiny. Pictures in crayon, India ink, pastel, and water colors are specialties in which this establishment excels, while the mountings are unexceptionable, the firm having sole control in Springfield of Talcott's patent glass mount, and framing pictures in any desired style.

F. E. LADD,**Dealer in Jewelry, Diamonds, Watches, Clocks, etc.—No. 436 Main St.**

Mr. Ladd, a native of Montpelier, Vt., and a skilled practical jeweler, was employed by Mr. A. G. Taylor from 1880 to 1885, when he bought out and has since conducted the establishment on his own account. His store—one-half of the ground floor at No. 436 Main street—is commodious, neatly arranged, and fully stocked with a well-selected line of choice goods, embracing a fine assortment of set and unset diamonds and other precious stones, rich jewelry in novel designs, superior imported and American gold and silver watches, silver and plated ware, fancy goods in silver, gold, crystal, and enamel, French, German, and American clocks, etc., all of which are offered at lowest figures and sold under guarantee. A specialty in which Mr. Ladd excels is the repair of watches, clocks, and jewelry, and parties having work of that kind to do will save time, money, and vexation by sending it to him.

Mr. Ladd stands high in this community as citizen and business man. He is a prominent member of Hampden Lodge F. and A. M., and Past Grand of De Soto Lodge I. O. O. F.

QUILTY BROS.,**Successors to P. Quilty & Sons—Merchant Tailors—No. 485 Main St., Opposite Court Square.**

If skill, industry, and integrity count for anything in this community, the above-named firm is certain to prosper and become famous, for both members, William J. and J. P. Quilty, are distinguished for those traits, and, though young men, already have a wide and growing circle

of friends and patrons among fastidious dressers. Both members of the firm, reared in Springfield, were bred to the trade of practical tailoring in boyhood under the personal supervision of their father, and in 1879 became members of the firm of P. Quilty & Sons, which firm was dissolved upon the retirement of the senior member in 1881, Quilty Brothers succeeding. They have a neat store 18 x 28 feet, provided with two large show windows in front which furnish ample light. Here they show a superb line of rare imported woollens in late styles, together with appropriate trimmings, and are prepared to make to order fashionable clothing in single garments, business or dress suits, overcoats, etc., in superior style, fit, workmanship and finish equal to anything offered in Boston or New York, and at moderate prices. Both are accomplished artist cutters, and they employ only the very best workmen, eight in number. Fine merchant tailoring is their specialty, and they enjoy, as they deserve, the confidence and patronage of the nobbiest dressers in the city.

M. W. BULL & CO.,

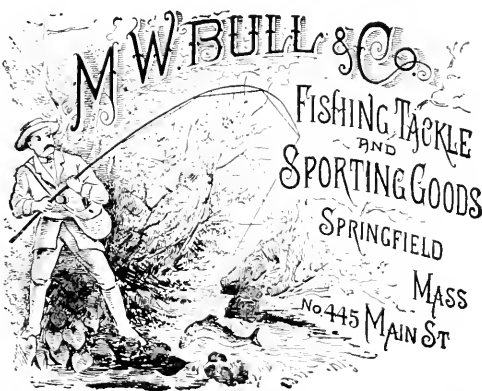
Wholesale and Retail Dealers in Sportsmen's Supplies—No. 445 Main St.

Mr. Milan W. Bull is just the man to manage successfully a first-class sporting goods emporium, as will be seen by his record, briefly given below. In 1887 he bought out the stock and fixtures of L. H. Mayott, remodeled, refitted, and restocked the establishment, making it the principal one of the kind in Western Massachusetts. So much so, indeed, that the distinctive appellation of headquarters is not misplaced. The demands upon his time as a distinguished rifleman were, however, of such a nature as to render it impossible for him to give undivided personal attention to his business, and he therefore, in the spring of 1888, secured a worthy partner in the person of Mr. Paul N. Demau, who has general charge of the firm's pecuniary and trade interests, and manages the elegant store at No. 445 Main street in a manner that gives satisfaction to all concerned. Mr.

Demau was contractor for the Smith & Wesson fire-arms for eleven years, has a thorough knowledge of fire-arms and a natural aptitude for the same, and is an expert in shot-gun trap shooting. He is a native of Montpelier, Vt., where he was born in 1854, and from early youth has been an ardent sportsman with shot-gun and fishing rod.

The premises comprise the principal salesroom with basement beneath, each 20 x 100 feet, the latter used for storage purposes, while the ground floor is conveniently and neatly arranged for the display of a stock that represents the best productions and latest improvements in outdoor sporting appliances—a superb assortment of single and double shot-guns of all grades, rifles of the latest and best patterns, beautifully finished and effective revolvers, ammunition for every variety of weapon, fishing tackle, and appurtenances without end, A. G. Spalding's base ball goods, lawn tennis requisites—in short, anything and everything in any desired style for the use of the hunter, the sharpshooter, the fisherman, or the devotee of popular outdoor games. Bull & Co. are also sole Springfield agents for the celebrated "American" powder and fixed ammunition of every description. Several salesmen are ready to wait courteously on visitors and buyers, and everybody is welcome.

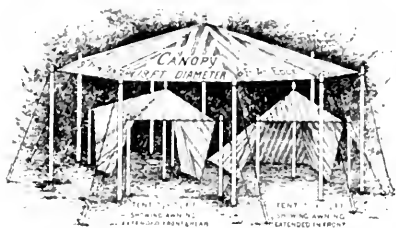
Mr. Bull, a native of Windsor, Vt., has resided here for some years, and represents Ward five in the city council. He graduated as a tool-maker from the Springfield armory, where he developed a passion for fire-arms, the cultivation of which has made him famous in both hemispheres, and covered his breast with medals won in rifle contests with the crack marksmen of England and America, besides the military championship at Creedmoor in 1886—among them those of South Framingham, Creedmoor, and Chicago, the latter in the international shooting match. At the Chicago skirmish match of 1887 he made 97 points out of a possible 100, and carried off a superb diamond-studded gold medal. He was the only representative of Springfield who visited England with the American team in 1883, and acquitted himself with honor, using there as elsewhere the "Springfield" military rifle, as again on the famous visit of 1889. He is president of the Western Massachusetts Rifle Association, a member of the Springfield Shooting Club, and of Co. B, City Guard, and a sergeant in the Second regiment Massachusetts militia. Among other honors conferred upon him was his selection to accompany the Massachusetts militia rifle team to England the present year.



BURGIN BROTHERS,

Awning and Tent Makers, and Dealers in Awning Supplies—No. 17 Market St.

Military uses aside, the tent is fast growing in popularity, as an adjunct to outdoor sports, and for the shelter of excursion parties to the woods and lakes. The awning in its old form for shading store fronts and similar uses retains its former favor, while as a luxury for the



windows of well-to-do people it steadily gains ground. In a word, the awning and the awning-maker find themselves in greater request each summer than ever before. Among the most prominent representatives of this industry in New England is the firm of Burgin Brothers, No. 17 Market street, Springfield. It occupies two upper floors—about 3,000 square feet of space—employ five work people, and do a vast amount of first-class work in the line of tents and awnings of every description, carrying in stock a superior line in various styles or making to order as preferred.

They also keep on hand a large assortment of canvas and bunting, and with the best facilities are enabled to supply flags, banners, sails, wagon covers, etc., at short notice. They have in stock and for hire a number of tasty sidewalk awnings for weddings, balls, receptions, parties, etc., as well as tents for camping, tournaments, lawn parties, and similar occasions.

A specialty is made of their patent "combination tent," illustrated herewith. When used as a tent it is 7½ feet square, 9 feet high in the center, with an awning for the entrance at one or both ends, 5 feet out, 7½ feet wide, and 6 feet high. As a canopy it is octagon in shape, 18 feet in diameter, 9 feet high in the center, and 6 feet high at the edge. Can be set or changed from tent to canopy in five minutes, or vice versa. This combination tent makes a splendid shelter for the children or for a lawn party. Price complete, with poles, stakes, and ropes, \$12.50, in striped awning cloth, blue or brown.

Burgin Brothers also do a large business in decorating for balls, parties, and weddings, and the embellishment of public buildings, lawns, etc.

The house was founded in 1873 by Thomas Burgin, senior, who admitted his son Thomas in 1875. The second son, Alfred, was taken into the firm in 1877, and from that time until the death of the father, in June, 1888, the style remained Burgin & Sons. Subsequent to the event named Edwin Burgin joined his brothers, and the firm name assumed the present form. The trade of the house extends all over western Massachusetts, southern Vermont, and New Hampshire, and is growing at a gratifying rate, last year's sales footing up \$18,000.

AUGUST MITSCHKE,

Merchant Tailor—Rooms 6 and 7 Fuller's Block, No. 317 Main St.

Mr. Mitschke, who established himself in this city in 1881, has in the comparatively brief period that has since elapsed made for himself a first-class reputation as an artistic cutter of refined and educated taste, and built up a large and prosperous connection, carrying an unusually large and carefully selected stock of fine imported woollens, silk and satin linings, trimmings, etc., employing only the best talent and materials, and making a point of promptitude, the latest styles, and superior workmanship. Previously located elsewhere, on the completion of Fuller's splendid new business block he secured beautifully lighted and commodious quarters on the second floor—rooms Nos. 6 and 7—for the display of goods and cutting department, and another large room in rear for workshop, where ten skillful tailors are kept busy. Of middle age, Mr. Mitschke is a native of Germany and a resident of Springfield for twenty-two years, during the greater part of which time he was cutter for the late Mr. Schober, on whose death he succeeded to the business.

WARWICK MARKET.

C. P. Kibbe & Co.—Dealers in Chicago Dressed Meats, Fresh and Salt Fish, Oysters, Game, etc.—No. 228 Main St.

Mr. C. P. Kibbe is known to everybody as one of Springfield's most energetic citizens, interested in numerous business enterprises, all of which are successfully prosecuted under his personal supervision. The Warwick Market venture he established in 1886, and two years later, in 1888, admitted to a co-partnership Mr. E. C. Sheldon, an experienced dealer in food products, who, however, retired on October 1st of the present year and Mr. Charles S. Cooley, who had been with Mr. Sheldon, on Bridge street, for two years, was admitted in his stead.

Since the inception of the business the Warwick Market has flourished as no other concern of the kind ever did in Springfield, and business has increased until the accommodations in the Warwick Hotel block, 22 x 60 feet, are crowded to their utmost capacity. The firm make a leading specialty of the superior dressed beef, mutton, and pork of the famous Chicago Dressed Meat Company received here in first-class condition by refrigerator cars and furnished promptly to consumers, sweet, fresh, and juicy, in quantities to suit. In the matter of beef alone thirty head are sold over their counters monthly and the demand continues to grow. They also handle immense quantities of oysters in the shell and in bulk, together with fresh fish from the sea and the northern lakes and a general line of salt and smoked fish of all kinds, with game in season. Employing five assistants and several delivery wagons, their facilities are of the most desirable kind.

Both members of the firm are natives of Somers, Conn., where Mr. Kibbe was in Mr. Sheldon's employ for twelve years. Mr. Kibbe belongs to De Soto Lodge I. O. O. F. Mr. Cooley has a thorough, practical knowledge of the meat business, and is a gentleman well known and esteemed in this community.

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

M. V. B. Edgerly, President; Henry S. Lee, Vice-President; John A. Hall, Secretary; Oscar B. Ireland, Actuary; James L. Johnson, General Agent—Company's Building, No. 413 Main St.

Massachusetts was the first of the States to adopt measures for the legal supervision of life insurance companies and to institute an insurance department of government; the first to provide safeguards for policy-holders, and the first to enact (in 1861) a non-forfeiture law, amended in 1880, and supplemented in 1887 by the most perfect life insurance legislation ever known—legislation which requires that all policies shall be absolutely non-forfeitable after the payment of two annual premiums, without any further stipulation or act. This makes the amount of paid-up insurance to which a policy-holder may be entitled under any circumstances absolutely guaranteed. He may forget his policy, but his policy will never forget him. Also, that after the payment of two annual premiums, the insured may, on any subsequent anniversary of the date of issue of a policy, surrender the same and claim and recover from the company its "surrender value in cash." Said cash value is fixed by the law itself and cannot be changed.

The Massachusetts Mutual Life Insurance Company was incorporated by special act of the Legislature in May, 1851, and is consequently one of the oldest in the State, as it is one of the most reputable and reliable in the world, issuing every desirable form of policy—ordinary, twenty-payment, fifteen-payment, ten-payment, and single-payment life; ordinary endowment, ten-payment endowment, etc. The



twenty-payment life policy is for many reasons the most secure, the simplest, and the most popular ever devised, presenting advantages and attractions never before offered, among the most prominent of which may be enumerated: 1—It provides for insurance during the whole term of life. 2—It requires only twenty annual premiums, after which it is a source of income to the insured. 3—It is absolutely non-forfeitable by virtue of law and policy-contract, without any notice to company, or act on part of the policy-holder. 4—It combines the elements of a savings bank with those of life insurance, thus enabling a policy-holder to insure his life and at the same time save a part or the whole of his premiums for his own use in old age. 5—It guarantees a cash surrender value on any anniversary of the date of policy, after two annual premiums have been paid. 6—It furnishes a plain and definite contract of insurance, and is within the reach of all. 7—It enables the insured to determine his rights without appeal to experts or negotiation with the company; the values for each year being clearly stated in the policy. 8—It treats all policy-holders alike; there is no preferred class. 9—Dividends will be paid in cash or in additions to the policy, as the insured may desire. 10—It is applicable to every condition and circumstance in life, and there is little that is desirable in life insurance that cannot be obtained under this policy.

The appended table shows the actual cash and paid-up values of a policy of this kind for \$10,000, issued at age 35, exclusive of dividends:—

YEAR.	PAID UP.	CASH.	CASH VALUE AFTER TWENTY YEARS.	
			AGE.	CASH.
2d	\$663 00	\$236 00	56	\$5,383 00
3d	1,192 00	434 00	57	5,502 00
4th	1,717 00	639 00	58	5,623 00
5th	2,240 00	853 00	59	5,744 00
6th	2,760 00	1,076 00	60	5,866 00
7th	3,277 00	1,308 00	61	5,989 00
8th	3,790 00	1,549 00	62	6,111 00
9th	4,301 00	1,799 00	63	6,234 00
10th	4,807 00	2,060 00	64	6,356 00
11th	5,309 00	2,329 00	65	6,477 00
12th	5,807 00	2,600 00	66	6,598 00
13th	6,301 00	2,868 00	67	6,718 00
14th	6,794 00	3,199 00	68	6,836 00
15th	7,285 00	3,510 00	69	6,953 00
16th	7,776 00	3,834 00	70	7,069 00
17th	8,267 00	4,170 00	71	7,183 00
18th	8,761 00	4,520 00	72	7,295 00
19th	9,259 00	4,884 00	73	7,405 00
20th	10,000 00	5,264 00	74	7,513 00
			75	7,620 00
			76	7,723 00
			77	7,825 00
			78	7,925 00
			79	8,021 00
			80	8,116 00

This form of policy embraces about all that is desirable in life insurance. The company makes an annual dividend of surplus; all cash values are fixed by law, are certain, and are plainly written on the policy. At age 25, for example, \$10,000 insurance will cost, exclusive of dividends, \$272.80 per annum, or \$5,456 for twenty years, when it will be fully paid up for life, and will steadily increase in cash value yearly. Should the insured need money, however, he may surrender his policy at the end of the term indicated and receive therefor the sum of \$4,163.60, having consequently carried a life policy for \$10,000 twenty years for \$1,292.40, or \$6.46 per \$1,000 per annum—very much less than it would have cost him in any co-operative or fraternal insurance society. The same conditions hold good in proportionate ratio as regards policies issued at any age up to 65. The provisions concerning residence, travel, occupation, suicide, dividends, proofs of death, etc., are extremely liberal, straightforward, and unmistakable, removing all unnecessary restrictions after two years and retaining only such as will protect the company against recklessness and fraud. The company is sound to the core, conservative yet progressive, and in every way a model institution. Its investments are of

the best kind, consisting largely of government, city and county, railroad, gas and water bonds and stocks, real estate and collaterals.

Following is the thirty-seventh official report, which shows the condition of the company on the 31st of December, 1888:—

RECEIPTS IN 1888.

Premiums	\$1,667,543 71
Interest and rents.....	463,205 25
Total receipts	\$2,130,748 96

DISBURSEMENTS.

Death claims.....	\$511,818 00	
Matured endowments..	143,659 00	
Surplus returned to policy-holders in dividends...	209,564 00	
Surrendered and canceled policies.....	196,747 58	
Total payments to policy-holders.....		\$1,061,788 58
Commissions and salaries.....	\$335,768 61	
Other expenses.....	92,866 54	
		428,635 15
Taxes and licenses paid Massachusetts and other insurance departments	\$22,425 64	
Taxes on real estate.....	7,321 34	29,746 98
Expenses on real estate.....		21,636 50
Re-insurance.....		28,173 84
Premiums on securities purchased.....		8,386 41
Total disbursements.....		\$1,578,367 46

ASSETS.

First mortgage loans on real estate.....	\$2,754,265 81
Loans secured by collaterals.....	577,600 00
Loans on company's policies in force	285,770 00
United States bonds.....	108,500 00
City, county, township, and other bonds.....	867,424 60
Gas and water bonds	631,400 00
National bank stocks.....	21,802 00
Railroad bonds.....	1,879,888 50
Railroad and other stocks.....	693,198 05
Real estate.....	555,884 33
Premium notes on policies in force.....	524,271 04
Cash on hand and in bank	200,489 31
Interest and rents accrued.....	171,934 36
Premiums in course of collection (less cost of col- lection)	112,692 06
Deferred premiums (less cost of collection).....	181,302 59
Total assets.....	\$9,565,522 65

LIABILITIES.

Reserve by Massachusetts standard.....	\$8,746,007 00	
All other liabilities.....	63,988 04	
	<hr/>	
Total liabilities.....		\$8,809,995 04
Surplus by Massachusetts standard.....		<hr/> \$755,527 61
Number of policies issued in 1888, 3,631, insuring		\$12,007,550 00
Number of policies in force December 31, 1888,		
18,767, insuring (including reversionary ad-		
ditions)		\$49,480,584 00

The gains for 1888 were as follows: In total number of policies in force, 1,079; in amount of outstanding insurance, \$4,128,815; in new insurance written, \$2,000,000; in premium income for the year, \$209,677.76; in interest and rents, \$45,719.81; in surplus, \$75,797.38; in total assets, \$553,143.11.

The company's building, originally erected in 1866, was partially destroyed by fire February 5, 1873, but rebuilt, much enlarged and greatly improved, and re-occupied in the following

December. Our engraving gives a general view of the front. The structure is 15 x 110 feet, four stories, of brick, with brown stone front and iron and slate mansard roof. The ground floor is rented for banking purposes; the president's, secretary's, and directors' private offices are on the second floor; the general agents' and a number of business offices are on the third floor, and the top floor is set aside for a superb masonic hall. Twenty-three clerks, bookkeepers, etc., are employed. President Edgerly has held his present position since 1885, when he succeeded Ephraim W. Bond. Mr. John A. Hall has been secretary since February 1, 1881.

F. B. WILDER,

Importer, Wholesale and Retail Dealer in Fancy Dry Goods and Novelties—Nos 313 and 315 Main St.

Wilder's large and splendidly-appointed store, occupying the ground floor, 30 x 115 feet, of Fuller's handsome building, is a leading feature of Main street and Springfield headquarters for the specialties coming under the head of fancy dry goods and novelties, of which large stocks are carried, usually to the value of \$10,000. Mr. Wilder has only been established here about eight years, yet his commercial prosperity has been such that already the accommodations provided have grown too contracted for his steadily growing trade, and an addition of one story at the rear, 40 x 42 feet, was erected last summer. Twenty-eight salespeople, clerks, etc., are employed on the premises, their services being required for the most part in waiting upon city retail buyers, two accomplished salesmen looking after the jobbing trade on the road, selling largely to small dealers in the various railroad towns of this and adjoining States.



Mr. Wilder imports direct in large quantities, and handling fancy dry goods and novelties exclusively—no dress goods—he is enabled to offer at all times the most seasonable styles at the earliest moment. A native of Boston, he was formerly in the wholesale fancy goods and novelty trade there, and is therefore thoroughly experienced in all of its branches. His entire life since boyhood has been devoted to mercantile pursuits, and his only departure therefrom of which there is any record was when, inspired by visions of military glory, he wore for four years the Massachusetts Volunteer militia uniform at the Hub.

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BAKER & COMPANY,

Wholesale Harness, Saddlery, and Horse Clothing—No. 289 Main St.

Probably no New England house in the same branch of business is so well known or so widely patronized as this. Established in 1815 by Howard Brothers, that firm subsequently sold out to Lee & Baker, Mr. Samuel Lee afterward retiring and Mr. Henry K. Baker continuing alone until 1886, when he was succeeded by Baker & Company—J. G., F. H., and L. B. Baker. Occupying the ground floor of the Wight block, No. 289 Main street, with a rear extension 25 x 75 feet for storage of goods in bulk, Baker & Company enjoy exceptional facilities and carry a stock of the average value of \$20,000, comprising everything pertaining to the trade—saddlery and harness in all styles, robes, blankets, whips, etc., making a specialty of the popular "Baker" brand light harness, for which there is an established and constantly growing demand in this and adjacent States, where its merits are best known. Seven men are employed, two of whom are commercial travelers, and sales average \$100,000 per annum—to the trade only, the house doing a jobbing business exclusively.

The members of the firm are all natives of Stafford, Conn., and came to Springfield about eighteen years ago. They are also interested in a furniture house at Stafford, and also in a woolen mill at Wilbraham, Mass., employing fifty hands and producing 15,000 yards of cloth per month.

SPRINGFIELD WEAVING COMPANY.

D. B. Wesson, President; E. W. Bond, Treasurer—Manufacturers of Narrow Silk, Wool, and Cotton Fabrics, Tapes, Bindings, Laces, Webs, etc.—No. 48 Taylor St.

The late J. M. Stebbins and George T. Bond—the first as president, the second as treasurer—were the founders of this prosperous industrial establishment, which began operations as an incorporated company in 1878 with a working capital of \$30,000. Both of the gentlemen named died in 1886, having lived to see their venture succeed beyond their first anticipations, with a capital increased in 1881 to \$45,000, and a vastly augmented plant of machinery and other facilities. Five floors, each 30 x 80 feet, of the Springfield Steam Power Company's building are devoted to the uses of the company, which employs about seventy hands and a wonderful collection of ingenious mechanical devices for the production of a line of specialties in silk, cotton, and wool that embraces all of the more useful and popular narrow fabrics—stay bindings, galloons, boot and shoe webs, bed laces, hoop skirt and bustle tapes, oil cloth and prussian bindings, non-elastic webs for all purposes, etc. These goods are distributed to the trade of this country and Canada through the great jobbing house of Banning, Conover & Co., No. 7 Mercer street, New York.

D. J. MACK,

Merchant Tailor—No. 502 Main St., Cor. State, Second Floor.

"The apparel oft proclaims the man." Only the artistic tailor, possessed of a cultivated sense of the eternal fitness of things, is capable of making the most of our physical perfections and of toning down our defects in such a manner as to produce in the garments designed for us a harmonious whole, and it is to him we must turn when disappointed by and disgusted with the ready-made clothing man and the machine tailor alike. Such an artist is Mr. D. J. Mack, a native of Springfield and an educated and experienced cutter, successful in all branches of his calling, who established himself over Foot's hardware store, south corner of Main and State streets, in 1882, and by close attention to business, great skill, and promptitude has built up a growing and extensive trade with the best class of well-dressed men in the city and vicinity for a distance of twenty-five or thirty miles.

Mr. Mack occupies commodious and handsomely appointed rooms, carries a large and varied stock of choice imported woollens in all the popular styles, together with appropriate trimmings, etc., does his own designing and cutting, employs six first-class workmen, and makes to order, at short notice and on reasonable terms, in the best style of the art, every description of outer garments for gentlemen and youths—everything, from a single pair of trousers or waistcoat to a complete dress suit or costly overcoat.

Mr. Mack has recently opened a branch establishment in the Delaney marble block, corner of Dwight and High streets, Holyoke, where he carries a comprehensive stock and is doing a good business.

E. C. GOLDSMITH,

Photographic and Crayon Artist—No. 374 Main St

Mr. Goldsmith came to this city from his native State—Maine—about sixteen years ago and for a time was in the employ of Blodgett Brothers. Nature evidently had not intended him for a clothing salesman, however, as he availed himself of the first opportunity to acquire a thorough practical knowledge of photography—a pursuit which chimed with his inclinations, and which he mastered very quickly so far as mere technique goes, then devoted himself to study and experiment, and for a considerable period has enjoyed an enviable reputation as a first-class artist. He was formerly head of the firm of Goldsmith & Lazelle, but for the past nine years has had no business associate.

Mr. Goldsmith's elegant parlors at No. 374 Main street comprise six commodious rooms, fitted up in beautiful style, the reception rooms forming an attractive gallery of art, while the toilet and operating apartments are supplied with every convenience, the latest improvements in apparatus, excellent light, and, in short, all that can add to the completeness of appointments and outfit. Five skillful photographers and crayon artists are employed under Mr. Goldsmith's personal supervision, and nothing is neglected to render the work done here perfect and pleasing.

The patronage conferred upon Mr. Goldsmith is the best evidence of his skill and taste. The best people of the city and vicinity—many even coming from Connecticut—habitually visit and send their friends to his studio, especially when life-size photographic or crayon work is wanted—branches in which he excels—and none have ever had cause to go away dissatisfied.

EXCELSIOR STEAM LAUNDRY.

F. B. Morse, Proprietor—Nos. 29 and 31 Sanford St.



Little fine laundry work is done at home nowadays, and many families entirely escape the horrors of washing day by sending all soiled clothes to the public laundry, where the work is done quickly, neatly, much more stylishly than it is possible to do it with the usual household appliances, and at but slightly greater expense, so that, all things considered, it is economy to patronize the steam laundry even in the matter of ordinary washing, while very few gentlemen or ladies ever wear home-laundered collars, cuffs, laces, shirts, and kindred personal apparel.

The latest laundry enterprise in this city is the Excelsior, an entirely new establishment, opened at Nos. 29 and 31 Sanford street May 27 last by Mr. F. B. Morse. The Excelsior Laundry building was erected expressly for the purpose, and is of brick, 23 x 75 feet, four stories, with handsome front. In the basement are the fine new 20-horse-power boiler and 12-horse-power engine, from which are derived hot water and steam for the machinery, the latter of the latest approved style and situated on the first or ground floor. Twenty-five skilled operatives are employed here, and the office fronts Sanford street.

The work done here is beyond criticism as regards purification, starching, and ironing. No chemicals are used—nothing but water and the best of soap, in conjunction with careful and skillful manipulation, and the utmost care is exercised to avoid injury to the goods. Collection and delivery is made free of charge.

Mr. Morse is a Vermonter, but for the past thirteen years a resident of this city, having been connected with the American Express

Company as business solicitor for nine years.

He is young, energetic, and thorough-going.

E. G. WASHBURN,

Funeral Director—State and Dwight Sts.

This is Springfield's leading undertaking house, and a splendidly equipped establishment, occupying a handsome three-story brick building fronting 77 feet on State and 100 feet on Dwight street, with commodious residence and spacious stables attached, the whole fitted up with steam heat, gas lighted by the electric spark, night bells, speaking tubes, reception rooms, separate apartments for the storage of caskets, robes, trimmings, etc., a well-appointed morgue, embalming department, and, in short, everything pertaining to the business as conducted by the most progressive of modern funeral directors. Fine hearses, carriages, and horses, with careful and decorous drivers, are supplied in any desired number, and surviving friends may depend upon the best possible service, rendered in appropriate style, and moderate charges. A specialty is made of embalming for transportation or deposit in vault, and as this house is the sole proprietor and manufacturer of Washburn's celebrated combined embalming, deodorizing, and disinfectant fluid, in successful use by undertakers everywhere, and has superior facilities of its own, the most satisfactory results are achieved. Seven assistants are employed, and the house has a very extensive first-class patronage.

Mr. E. G. Washburn, formerly employed in the United States armory here, in 1863 established himself in the undertaking business on Sanford street, removing five years ago to the present site, when the establishment now occupied was erected, no expense being spared to make it complete in every department. He died last summer, but is ably succeeded by his sons Edward C. and C. D. The father was a prominent member of Hampden Lodge F. and A. M., while Edward C. has taken the sublime thirty-second degree in the same order and is also a member of De Soto Lodge I. O. O. F. Cheney D. is a member of Hampden Lodge I. O. O. F.

G. & C. MERRIAM & CO.,

Publishers of Webster's Unabridged Dictionary and Webster's Spelling Book—
Office, Cor. Main and State Sts.

"Get the best." Here is a motto that, faithfully carried out in letter and spirit, has supplied the world with that most complete compendium of knowledge, Webster's Unabridged Dictionary—the acknowledged standard and arbiter of the English language and the most comprehensive, conveniently arranged, and accurate collection of useful information upon all subjects relating to literature, history, science, and the arts ever attempted in a single volume. The latest addition—for the work has been revised, enlarged, and improved from time to time at vast outlay of labor, research, and money by the most renowned scholars of Europe and America—contains 2,012 pages, 118,000 words with their definitions, and numerous features of absorbing interest and immeasurable value to the student, the teacher, the man of letters, and all others whose calling or tastes lead to the pursuit of learning, ancient or modern, clear-cut, concise, and stripped of persiflage. To the 1879 issue was appended a supplement containing 4,000 words—many of them of recent coinage or adaptation—together with a biographical dictionary of 9,700 individuals of note since the dawn of civilization, with proper pronunciation of names, nationalities, vocations, and periods. It would be impossible to do even partial justice to the work in a sketch of this character, and we cannot improve upon this synopsis of its merits from the editor of a leading Southern newspaper:—

The derivations and synonyms, the rules for and treatises upon orthography, etymology, and orthoepy afford boundless facilities for self-instruction, and the youth who is denied scholastic tuition may pursue his studies alone. Through it he has a comprehensive insight into the science of our language and in it a lexicon of all that appertains to other sciences. Three thousand pictorial engravings supplement worded definitions of terms. Several hundred quotations, words, and phrases from the Greek, Latin, and modern foreign languages popular in English composition, with their translations into English, form a part of an appendix to the body of the work. Illustrative quotations from philosopher and poet lend a literary charm to almost every page. It is an intellectual store-house, filled with the artistic, scientific, historic, and legendary lore of every age and country, convenient in arrangement and terse in condensation. It represents a century of research, careful thought, and painstaking compilation on the part of eminent philologists, aided by linguists and men of letters in every leading profession, and of both English and foreign tongues.

Several hundred thousand copies of the different sizes of Webster's dictionaries have from first to last been issued. More than 50,000 copies have been placed in the public schools of this country, by legislative enactments or school officers. Webster is the authority in Congress, in the Legislatures, and in the courts of law, and by common consent of all the leading authorities of the age it is the best dictionary of the English tongue in existence. They are sent all over the globe wherever the English language is spoken. "Webster's Speller" is another of the Webster series. Of it some 75,000,000 copies have been sold, and it is now being sold at the rate of about a million copies a year. The influence of this wonderful little educator upon the American mind, character, mode of thought, and manner of expression and pronunciation during a period of nearly three-quarters of a century can hardly be overestimated, and has unquestionably done more than all other agencies combined to efface national distinctions and peculiarities brought from other lands and combine all the youth of the country into one homogeneous and patriotic mass.

The world is indebted to George, Charles, and Homer Merriam for the development of Webster's great works to their present commanding position in the world of learning. All were printers and practical book-makers, born at West Brookfield, where they first engaged in business as E. & G. Merriam, removing to Springfield in 1831, when the style of G. & C. Merriam was adopted and so continued until 1882, when "G. & Co." was added on the accession of Messrs. O. M. Baker and H. C. Rowley, former trusted employees. Up to 1842 the founders had devoted themselves assiduously to a general book and job printing and book-selling business, ably assisted in the printing by Mr. John M. Wood, an accomplished old-time printer, who became a partner in 1842. May, 1843, the event occurred that gave scope for the magnificent business talents of all the members and spread the fame of the house throughout the earth—the death of Dr. Noah Webster and the purchase from his family of the copyright. Their first step was to have the Unabridged completely revised by Prof. Chauncey Goodrich, son-in-law of Dr. Webster. It had previously been printed and bound in two volumes and sold at \$15 and \$20, dependent upon the style of binding, but they had it stereotyped, bound in sheep, and sold it for \$6. Popularity and vastly increased sales ensued and fully justified the innovation, and the returns were so satisfactory that they soon afterward purchased the copyrights of all of Webster's dictionaries and the spelling-book. As before stated, the best talent in the world has been constantly employed without regard to cost, the best type, ink, press-work, and binding have been utilized, and in every way the firm has lived and worked closely upon the lines of its motto—"Get the Best." Dr. Webster's heirs have received nearly a quarter of a million dollars, the Merriams have realized comfortable fortunes, and

mankind is wiser and better for their having lived. George and Charles Merriam have passed to their eternal reward; and Homer is still an active member of the firm and participates in the management of the business, which is conducted in a beautiful and commodiously fitted office in the building of the Springfield Institution for Savings, corner of Main and State streets. The work of manufacture is conducted at the Riverside press, Cambridge

FISK MANUFACTURING COMPANY.

Geo. C. Fisk, President; Noyes W. Fisk, Treasurer—Successors to L. I. Fisk & Co.

—Sole Manufacturers of the Japanese Soap; also Pale and Manufacturers' Soaps

—Walker St.

Since 1838, when Mr. T. T. Fisk began the manufacture of soaps the family name has occupied a leading position in the front rank of those who seek to benefit their fellow men and women by the encouragement of that virtue so highly extolled by the inspired writer, "cleanliness, which is next to godliness." Mr. L. I. Fisk, Geo. C. Fisk, and Noyes W. Fisk succeeded their father under the name of L. I. Fisk & Co., and conducted the business until

the death of L. I. Fisk in 1880, when the present Fisk Manufacturing Company was organized with George C. Fisk as president and Noyes W. Fisk as treasurer. Provided with ample capital, long experience, and an abundant fund of energy and enterprise, the company has prospered from the first, extending its business in every direction, until it now covers New England, New York, New Jersey, Pennsylvania, and Ohio, besides which considerable quantities of high grade soaps are exported.

The factory buildings consist of a substantial three-story brick structure 22 x 50 feet, a three-story frame 25 x 80 feet, and smaller buildings, sheds, yards, etc., covering in all one and a half acres. The handsome office is separate from the works, the latter being equipped with the latest improved machinery and appliances, the whole driven by a twenty-five-horse-power steam engine and a two-hundred-horse-power boiler. Thirty-five hands are employed, and the output is larger than that of any similar factory in the New England States, the brands including the renowned "Japanese" bath and laundry soap and several styles of superior family soaps—"Extra Pale," "White Prussian,"



NOYES W. FISK.

"American Extra," "Golden Rule," etc. The Japanese is the finest soap for general use in the market, made from absolutely pure ingredients by improved processes, possesses peculiar detergent and healing properties, will not yellow, stick, or green the clothes like rosin soaps, and is a sovereign cure for and preventive of sore and chapped hands.

Mr. Noyes W. Fisk is the active man of the company. He is a native of Hinsdale, N. H., born in 1830, came to Springfield when twenty years of age, enlisted from here in the Forty-sixth Massachusetts, and after the war was in the grocery business on Main street until 1867, then engaged in manufacturing lampblack, was burned out, and then entered the soap works with his brothers. He has served seven years in the common council, and ten as water commissioner, and has been favorably mentioned for mayor. He is also well known and popular in business and social circles, being president and a trustee of the Winthrop Club, trustee of the Springfield Commandery of Knights Templars, and of the School for Christian Workers. He is also a director of the Chicopee National bank, the Springfield Wood Working Company, the Hampden Paint Works, and Masonic Mutual Insurance Company. The position that he occupies in the social and business world to-day has been achieved by his own indefatigable energies and sterling integrity.

FRANK BOLLES, JR.,**Designer and Engraver on Wood—Room 11 Wight Block, No. 285 Main St.**

The art of wood engraving has for hundreds of years engaged more or less directly the attention of leading minds throughout Christendom, and under the stimulus of praise and emulation has developed to a point of perfection upon which it would seem that improvement, so far as essentials and results are concerned, is impossible. Changes have from time to time occurred in materials, in tools, and in processes; some attempts have even been made to dispense altogether with the graver and the trained eye and skilled hand that guide it, photo-engraving showing the best general results; but all have failed in some important point, and the work of the artist wood engraver continues to hold the place of honor, for purposes of illustration where finish and accuracy of detail is required, against all comers.

As might be expected of so famous a center of educational culture, Springfield has its full quota of accomplished designers and engravers, conspicuous among whom is Mr. Frank Bolles, jr., who, making a specialty of fine work on wood exclusively, enjoys the reputation of having no superior in the State. His cozy establishment in room 11 Wight block, No. 285 Main street, is supplied with all requisite appliances, is well lighted, and conveniently situated. Two fine artists are employed as assistants, and a great deal of the highest class wood engraving done in this city is produced here, especial care being given to original book illustrations, catalogues, and designs for papeteries, including crests, monograms, initials, etc., used in printing and embossing. Among the specimens shown us on the occasion of our visit were proofs from engravings for the Stowell Manufacturing Company of Poulney, Vt., and a great variety of work for the New England Engraving Company of Middletown.

Mr. Bolles was born in Hartford, Conn. In the "late unpleasantness" he served as a private in Company K, Twenty-fifth Connecticut, and is a member of Robert O. Tyler Post, G. A. R., of Hartford, but resides at Windsor. He has at various times lived in New York city and Poughkeepsie. Some years ago he was in business with Henry Merritt, and subsequently senior member of Frank Bolles, Jr., & Co. On the dissolution of that firm, he started his present establishment last January. The full-page engraving of the Union depot, on another page, is a sample of Mr. Bolles' work.

**PYNCHON NATIONAL BANK.**

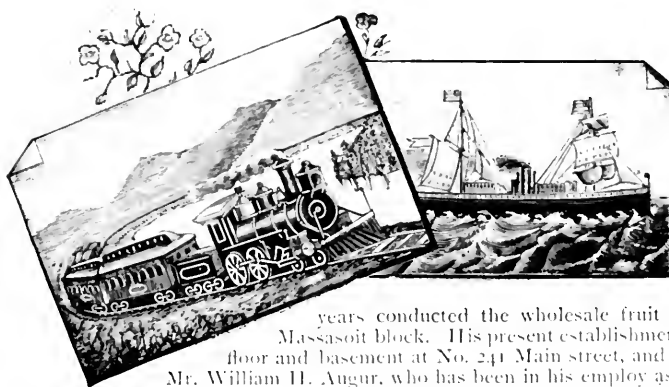
Charles Marsh, President: Geo. R. Bond, Cashier—Capital, \$200,000; Surplus, \$101,855—No. 484 Main St.

This solid and steady-going institution was founded in 1853, when it was chartered as a State bank, in which capacity it served the business public faithfully and well during a period of twelve years, when, in 1865, the National banking system offering greater facilities for usefulness, the bank was reorganized and chartered under the act of Congress. The capital, originally \$150,000, was subsequently, when incorporated as a National bank, increased to \$200,000, and at the present time the surplus fund exceeds \$100,000. H. N. Case, Esq., a noted citizen, was the first president, serving until 1858, when he was succeeded by James Kirkham, who retired in 1862, when Mr. Case was again installed and remained in office until his death, May 24, 1889. Henry Alexander was cashier from 1853 to 1858; Fred. H. Harris from 1858 to 1863; J. D. Safford from 1863 to 1866, and Charles Marsh from 1866 to 1889, when he was succeeded by Geo. R. Bond, Mr. Marsh being promoted to the presidency. The board of directors is composed of Messrs. Homer Foot, E. W. Bond, James Abbe, Lawson Sibley, H. C. Rowley, and President Charles Marsh. The banking house, a substantial three-story brick building, was erected in 1853, and for some years the Pynchon bank occupied the second and third floors, moving down stairs when incorporated as a National bank.

The institution does a safe and conservative business in loans, deposits, collections, exchange, etc., and has done its full share in developing Springfield's material interests.

F. L. GUNN,

Railroad and European Steamship Agent—Dealer in Baby Carriages, Toys, etc.—
No. 241 Main St.



Mr. Gunn, who is a native of New Haven, Conn., has resided in Springfield some thirty years. He first engaged in business in 1861, starting under his own name, the style afterward changing to Stoddard & Gunn and then to Gunn & Merrill, which last firm for seventeen

years conducted the wholesale fruit and toy house in the Massasoit block. His present establishment occupies the ground floor and basement at No. 241 Main street, and with the assistance of Mr. William H. Augur, who has been in his employ as clerk for twenty-five years, a very handsome business is done in both departments. Railway tickets to any point in the United States and steamship tickets to all European ports are sold on favorable terms, and the stock of toys, including boys' and girls' velocipedes, tricycles, wagons, sleighs, toboggans, sleds, etc., is complete.

Mr. Gunn is a member of Roswell Lee Lodge Freemasons, Springfield Commandery Knights Templars, Hampden Lodge Odd Fellows, and the Knights of Honor. He is a courteous gentleman, a good citizen, and an upright business man.

G. W. INGALLS & CO.,

Dealers in Boots and Shoes in All Grades and Styles—W. P. Marsh, Manager—
No. 382 Main St.

Mr. Ingalls, who resides in Boston, is probably the most extensive retail dealer in foot-wear on this continent. His headquarters in Boston is one of the local features of the Hub, while branches are maintained in Worcester, Springfield, and Holyoke, Mass., Syracuse, Elmira, Ithaca, Medina, Rome, Watertown, and Rochester, N. Y., and other favorable localities. The Springfield house was established in 1879 by Mr. E. S. Fay, succeeded by parties who failed in the fall of 1888, whereupon Mr. Ingalls bought up the bankrupt stock, secured a lease of the premises, refitted, returned, and restocked the store, and placed Mr. W. P. Marsh, a former resident of Springfield, late of New York, in charge. Mr. Marsh is well and favorably known here, is an experienced and competent shoe man, and under his careful direction the establishment is fast recovering the ground lost by Mr. Fay, gaining legions of new patrons, and bids fair to rank at the head of the trade in this city. It is an extensive establishment, 20 x 125 feet, beautifully and conveniently arranged, and stocked to repletion with every variety of boot and shoe suitable to this market, from the finest and costliest to the coarsest and cheapest, specialties being made of superior hand-made goods for ladies' and gentlemen's wear in the most approved styles of common-sense and French shapes. Low prices and polite attendance are the mottoes.

Mr. Marsh was born in Brooklyn. During the war he served as captain of Company F, Eighth Connecticut infantry for two years and a half, when he was discharged on account of failing health.

E. C. SHELDON & SON,

Wholesale and Retail Dealers in Meats and Provisions—Packers and Curers of
Meats, etc.—No. 31 Bridge St.

No calling has a more direct bearing upon the daily life of the people, is more closely related to their subsistence, than that of the curer of and dealer in meats and provisions. Of local packers none are more favorably known than the house of E. C. Sheldon & Son of No. 31 Bridge street, established in 1871 by the senior member, Mr. A. E. Sheldon being admitted three years ago last August, when the style of E. C. Sheldon & Son was adopted. September 2 of the present year the elder Mr. Sheldon retired, whereupon a copartnership was formed between Messrs. A. E. Sheldon and G. T. Childs—the latter for some time book-keeper of the

house. The former style was retained, and the young men have already introduced new methods that cannot fail of vastly increasing their transactions, already quite extensive, as may be supposed when it is stated that in packing and delivery they require the contents of two large ice-houses—one of which is situated at Riverside on the Holyoke road, the other at the Van Horn reservoir—and employ twenty-two men, two two-horse and five one-horse wagons, and fourteen horses, selling heavily to local dealers and shipping to various parts of this and adjoining States. The premises at No. 31 Bridge street are quite roomy and convenient, 20 feet front by 60 feet deep, with salesroom and meat market in front, office in the center, and packing house, shipping department, etc., at the rear.

The firm, doing their own cutting, curing, and packing, carry a very heavy stock of choice meats, lard, Bologna and Frankfurter sausages, etc., together with provisions and poultry, and fill orders promptly, satisfactorily, and at lowest ruling quotations. Mr. Sheldon is a native of Springfield, Mr. Childs of New London, Conn. Both are experienced, capable young business men, own a half interest in the Chicopee Market Company at Chicopee, and are full of enterprise and snap, Mr. Sheldon attending to outdoor affairs, while Mr. Childs looks after the finances.

HOMER FOOT & CO.,

Wholesale Dealers in Hardware, Iron and Steel—Cor. Main and State Sts.

This is inland Massachusetts' oldest and most extensive wholesale house of its kind, originally established by Homer Foot, Esq., who still remains at its head, and first opened its doors for business October 13, 1831—nearly forty-eight years ago. Mr. Foot's associate at that time was Mr. George Dwight, who, after a successful and honorable business career of twenty-three years, retired in 1854. In the mean time Mr. John B. Stebbins, who entered the concern as a clerk in 1833, had been admitted to a copartnership March 1, 1841, and remained until 1885, when, content with his well-earned competency, he retired. Homer Foot, junior, became a partner in 1866, and Francis D. Foot was admitted some ten years later. Homer Foot, senior, the oldest active merchant in Western Massachusetts, is one of the most prominent and influential residents of the city or State. The building occupied by the firm at Main and State streets is his property. It is of four stories and basement, broad, deep, and substantial, as well as ornamental, with a commodious addition at the rear utilized for the storage of heavy goods, including carriage wood-work, merchant iron and steel, metals, nails, leather belting, etc., while the principal salesroom is fitted up in the best and most convenient style, and stocked with goods appropriate to the trade—builders', carriage and wagon-makers', and general hardware, tools, etc.—which are supplied to consumers and dealers on as favorable terms as any Boston or New York house can offer.

The firm do a very large business, covering territory as far west as Pittsfield, and north to Brattleboro, Vt., and Keene, N. H. They employ twelve assistants, two of whom are expert traveling salesmen, and transactions show a gratifying annual increase.

The senior Mr. Foot is 80 years of age, hale and hearty, but has turned over the hard work of the house to his sons, who are popular business men and citizens, and members of the Winthrop Club.

JOHN HAMILTON,

Wholesale Dealer in Refined Petroleum Oils, Kerosene, "Brilliant," "Astral," "Standard," "Prime" and "Water-White" Illuminating Oils, Gas Oil, Gasoline, Benzine, Machinery, Manufacturers' and Paint Oils, Spirits Turpentine, etc.—Nos. 51 and 53 Lyman St., Commercial Row.

Springfield's principal house in the oil trade is that of Mr. John Hamilton. His premises comprise the first and second floors and basement of the Steam Power Company's big building, Nos. 51 and 53 Lyman street, where, in addition to the various petroleum oils for illuminating purposes—kerosene, gasoline, benzine, "Standard," "Prime," and "Water-white," highest oils, gas oil, etc.—specialties are made of De Voe's "Brilliant" and "Astral" oils, machinery, manufacturers' and paint oils, and spirits turpentine. Full stocks are kept at all times and orders filled promptly by the barrel or carload lot. The territory covered embraces all of Central and Western Massachusetts and principal railway points in New Hampshire and Vermont.

Mr. Hamilton sold the first kerosene ever handled in Springfield, about thirty years ago, and has occupied his present quarters some six years. An interview with him developed some interesting points concerning his own career, the growth of Springfield, and the mutations that have occurred within his memory. A native of Hartford, Conn., he came to this city in 1830, an outside passenger on an ancient Concord stage, arriving in the midst of a blinding snowstorm. The stage line was then the only public means of communication with the outside world. At that time a canal extended from Hartford to New Hampshire, and all freights were carried in canal boats.

ROYCE'S TROY STEAM LAUNDRY.

C. A. Royce, Proprietor—Nos. 102 and 104 Worthington St.

Royce's steam laundry is a model establishment, occupying the substantial three-story-and-basement brick building, 30 x 95 feet, at Nos. 102 and 104 Worthington street. The outfit of machinery embraces everything of approved utility—washers, mangles, wringers, driers, sprinklers, ironers, etc.—the whole

valued at \$20,000, while fifty skilled operatives are employed, and a vast amount of first-class work turned out for city and country patrons, transactions averaging \$40,000 a year. Great quantities of laundry work are sent in by express from points throughout the Connecticut valley and the southern and western portions of New England, and returned by the same agency. All kinds of laundry work are done in the best manner, and specialties are made of fine shirts, collars, and cuffs.

Mr. Royce, who was born at Barre, Vt., was formerly for a while at Troy, N. Y., where he mastered the details of scientific laundering, coming thence to Springfield, where he established himself in 1877 and has prospered. He is a member of Roswell Lee Lodge F. and A. M., and a respected citizen.



MILTON BRADLEY COMPANY.

George W. Tapley, President; Milton Bradley, Treasurer; George H. Ireland, Clerk of Corporation—Manufacturers of Home Amusements and Kindergarten Supplies—Lithographers, Engravers, and Printers—Nos. 47 to 55 Willow St.

The source of the toys, children's home games, and supplies for the kindergarten, long a mystery to us, stands revealed at last, and a Kriss Kringle's workshop, always heretofore mistily located somewhere in the arctic regions, is discovered in the remarkably pleasant city of Springfield, where the Milton Bradley Company conduct business under a special charter from the merry old saint—who, by the way, has retired to enjoy a well-earned rest, appearing but once a year, at Christmas, to make sure that his ancient wards, the little people, are not neglected in the hurry and confusion of this work-a-day world.

Mr. Milton Bradley commenced the manufacture of the goods named in 1860, as the active partner of the firm of Milton Bradley & Co., occupying premises on Main street, and subsequently on Harrison avenue, where the business was continued up to 1882, when the establishment was removed to the fine building on Willow street, Nos. 47 to 55. Two years later—in 1884—the Milton Bradley Company was organized and incorporated with a working capital of \$100,000; George W. Tapley president, Milton Bradley treasurer. The factory, which comprises wood and metal working, lithographic engraving and printing departments, is thoroughly equipped with machinery appropriate to the work performed, employs about one hundred and twenty-five people, and occupies nine floors about 100 by 50 feet each. They are all heated by steam, and a powerful engine furnishes motive power for the varied and costly plant of machinery. About \$1,200 per week is disbursed in wages alone, and the output, embracing every conceivable novelty for the amusement and instruction of children, and amounting in value to many thousands of dollars annually, is disposed of to the western trade for the most part, so that few dealers between the Hudson river, the Pacific ocean, the lakes, and the gulf are unacquainted with their merits. In addition to their toy business the company conduct a large and exceedingly complete lithographic engraving and printing establishment, making specialties of school supplies and apparatus.

Messrs. Tapley and Bradley rank with Springfield's best and most progressive citizens. The former is president of the Taylor and Tapley Manufacturing Company, and has been a member of the board of aldermen several times. Mr. Bradley has also served in the city council and as school committeeman.

COOLEY'S HOTEL.

J. M. Cooley, Henry E. Marsh, Proprietors—Henry E. Marsh, Manager—Main St., near Boston & Albany Railroad Depot.

In all this broad land there is probably no hotel that enjoys a larger share of the favor and patronage of the traveling commercial fraternity than is conferred upon the Cooley House, first opened by Mr. J. M. Cooley in 1850. For nearly thirty-one years he was sole proprietor, until 1881, when Mr. Henry E. Marsh, connected with the establishment in the capacity of clerk about a quarter of a century, was admitted to a copartnership, and assumed the management, the firm taking a new departure in certain essentials that has redounded greatly to the good of the house and the pleasure of its guests. The table is always abundantly supplied with the choicest obtainable viands, skillfully prepared and temptingly served, while the eighty-five guests' rooms, fitted up for comfort and refreshing sleep, have received the hearty approval of all who ever enjoyed their seclusion.

Advancement and improvement, however, are the order of the day, and Cooley's Hotel will share in the best that is going. Hitherto the house, with principal entrance on Main street, has consisted of a four-story pile, 90 x 150 feet, with annex of two floors, 30 x 100 feet, in the fine building opposite. At this writing the establishment is in process of reconstruction and enlargement to meet the changed conditions consequent upon the building of a new depot, and when completed will be the largest and most convenient hotel in the city as regards travelers by rail. An entirely new five-story brick addition, 60 x 140 feet, will increase the number of sleeping apartments to two hundred. The house fronts 90 feet on Main street, 80 feet on the railroad, and 226 feet on Liberty street, with grand entrance facing the depot, thus enabling guests to enter direct on the arrival of trains without the necessity of leaving shelter or incurring the trouble and expense of transfer of person or baggage—no inconsiderable item. On the ground floor will be found the finest and largest billiard room in the State west of Boston, fitted up with twenty new style tables. On the second floor two elegantly appointed dining-rooms, respectively 30 x 36 and 36 x 73 feet, will overlook the depot, and parlors, office, etc., will occupy the remainder of the floor, while above will be the sumptuous chambers, richly upholstered and furnished, fitted up with steam heat, hot and cold water, gas, electric bells, and every conceivable convenience. Two improved passenger elevators and broad staircases will provide access to all parts of the house. For years past the uniform rate has been \$2 per day, and that figure will be maintained in future.

This house and the ground on which it stands are the property of Mr. J. M. Cooley, who has made a great success of real estate transactions here. He is also prominent in politics—has served in the city council and board of aldermen, and twice in the Legislature—and, with one exception, is the oldest active business man in Springfield.

E. C. ROBINSON,

Boarding and Livery Stables—Rear of Massasoit House, Railroad St.

This is the largest livery stable plant in Springfield, and is extensively patronized by business men generally, pleasure seekers, and travelers. The stable building proper is of brick, three stories, 30 x 175 feet, with ample facilities for stabling and for the storage of vehicles, harness, feed, etc. Eighty horses, adapted to every required service, four omnibuses, a number of hacks, six cabs, several gurneys, and two fine hearses are kept in constant readiness for the use of patrons, whether for business, pleasure, or more solemn occasions. Careful drivers are provided, and every care taken to render satisfaction, while rates are very moderate, everything considered. Thirty years' practical experience has taught Mr. Robinson just what is required, and if any extras are demanded they are quickly forthcoming.

Mr. Robinson is a prominent citizen independent of his business relations with all classes. He has served in the city council and as deputy sheriff, and was last year elected to the Legislature, rendering satisfaction in every position to which he has been called. He is at present secretary and treasurer of the Hampden Trotting Park Association, and a member of Hampden Lodge F. and A. M., the Peabody Guard, the Winthrop and the Springfield clubs. A pleasant and obliging gentleman of middle age, liberal and enterprising, he is universally popular. One mile from the Union depot, on Plainfield street, is Mr. Robinson's breeding farm. An enthusiastic lover of blooded stock, he has here every convenience for the animals he owns, including a superb stable containing thirty box stalls and all imaginable conveniences. Here are kept two of the finest stallions in this part of the State—Macedonian, a beautiful bay sired by Rysdyk's Hambletonian, and Granby Wilkes, sired in 1887, by Granby out of Hamite. Granby's pedigree runs back through Princeps, Woodford, Mambrino and Primrose, Alexander's Abdallah and Black Rose, Mambrino Chief and Woodbine, to Rysdyk's Hambletonian. Hamite is a daughter of Barney Wilkes, by George Wilkes, out of Rosa; George Wilkes was by Hamlet, by Hambletonian, by Hambletonian, by Volunteer, by Hambletonian, by Abdallah, sire of Goldsmith Maid.

W. J. BRECKNELL,

Artistic Designer, Engraver, and Printer—Room 7, No. 352 Main St.

Mr. Brecknell's specialties embrace the higher varieties of designing and engraving on the precious metals, together with copper plate work of every description. Occupying three well appointed rooms and having under his instruction several pupils and two skilled printers, he is kept busy in the designing and execution of fine work for local patrons and does a prosperous business. His display of specimens is by all odds the largest and finest in the State west of Boston, and he has good reason to indulge professional pride in the countless creations of his pencil and graver with which his portfolio is filled.

Mr. Brecknell was the business associate of the late Thomas Chubbuck, to whom he succeeded, the heirs of that famous artist voluntarily relinquishing to him their interest. Mr. Brecknell was born, reared, educated, and studied his profession in London, England, and was afterward for a time in Paris. Coming to the United States, his first important work was done in St. Louis, where he designed the floats and their decorations used in the grand pageant at the opening of the Exposition—a kind of work in which, as a student of mythology and heraldry, he excels. Citizens of Springfield have had opportunity of seeing and admiring the products of his genius in this direction, the floats that formed so conspicuous a feature of the celebration of Springfield's 250th anniversary having been designed by him. Previous to leaving England he had achieved distinction in his art, among his products being the designs for a magnificent silver service for the Sultan of Turkey, and three maces—of gold, silver, and plated metal respectively—for the Mikado of Japan. He has graduated many pupils, who as a rule have proved very successful as artists and business men. He makes a specialty of getting up badges for secret societies and social organizations, the latest novelty being in raised metal on silk and satin, which is very handsome.

Mr. Brecknell is president of the Springfield branch British-American Association and a Good Templar.

SPRINGFIELD FIVE CENTS SAVINGS BANK.

President, Ephraim W. Bond; Vice-Presidents: William Rice, James E. Russell, and Robert O. Morris; Treasurer, Daniel J. Marsh; Clerk, Henry D. Marsh—Cor. Main and Court Sts.

Elsewhere will be found an interesting chapter on banks and banking, wherein is set forth the salient points concerning that powerful influence, which as much as any other has ad-

vanced the growth and development of Springfield from a material point of view. It is doubtful, in the light of the figures given, if the banks of issue and discount have performed a greater or more important work in their particular field than have the savings banks in theirs.

The Five Cents Savings Bank of Springfield, chartered April, 1854, has a record of usefulness that may well cause its depositors' and officials' hearts to swell with pride. It was founded upon a plan suggested by George W. Rice, deceased, the idea being to encourage thrifty habits among the working classes; and the minimum amount of deposit—five cents—was a stroke of genius, for it at once attracted the amused attention of many who, keeping large accounts with other banks, "encouraged" the new institution by taking out books recording the deposit of a half-dime, which they delighted in exhibiting among their

friends in ridicule or as a joke, little thinking, perhaps, that this was just what Mr. Rice desired, and the most effective manner of advertising the enterprise. Some of those who began thus in a spirit of banter continued in serious earnest, and thus was laid the foundation and erected the superstructure of an institution that in a career of more than thirty-five years has conferred benefits untold upon all classes, from the poor laboring man or woman—even the ragged news-boy—up to the great merchant, manufacturer, real estate operator, and builder.



The opening occurred in July, 1854, offices having been secured in Foot's building, corner of Main and State streets; Willis Phelps, president; Joseph C. Pynchon, treasurer. Mr. Phelps retired in 1858, whereupon Mr. Pynchon was promoted to the presidency, and the next year Charles Marsh made treasurer. Daniel J. Marsh was chosen treasurer in 1859, to the duties of which position were added those of secretary in 1881—the dual services of the position having been performed by him without interruption except during the years 1862-63, when he was absent as a lieutenant of Company A, Forty-sixth Massachusetts, and on the staffs of Generals H. C. Lee, John A. Dix, and John G. Foster. Mr. Marsh was born in Hartford, Conn., came to this city in 1849, went west, was for several years connected with the building of the Ohio & Mississippi and Northern Missouri railroads, and returned in 1858.

The Five Cents Savings Bank occupied its present handsome building in 1876, where, provided with elegant offices, vaults, safes, and all requisite facilities, it has continued to prosper in proportion to its deserts and the wisdom of its management, controlling a constantly increasing volume of deposits from one dollar to thousands, with profit to depositors. From first to last the institution has handled more than ten millions of dollars of its patrons' money, has never lost a cent of it, has paid interest and dividends at regular intervals, and is sounder and stronger to-day than ever before. Appended is the statement of July 8, 1889:—

LIABILITIES.			
Due \$910 depositors	\$2,694,664 60		
Guarantee fund.....	56,500 00		
Interest account.....	53,595 19		
Profit and loss.....	8,033 32		
ASSETS.		AMT. INVESTED.	MARKET VALUE.
Loans on real estate.....		\$1,657,010 00	\$1,657,010 00
Loans personal.....		430,685 00	430,685 00
Loans on bank stock.....		22,505 00	22,505 00
Loans on bank books.....		4,925 00	4,925 00
Loans on railroad stock.....		9,085 00	9,085 00
Real estate.....		189,000 00	189,000 00
Railroad bonds.....		50,000 00	54,000 00
Real estate foreclosed.....		27,550 00	27,550 00
Bank stock.....		106,260 00	141,200 00
Public funds.....		59,700 00	74,700 00
Cash in bank.....		240,148 41	240,148 41
Cash in office.....		15,984 70	15,984 70
		\$2,812,793 11	\$2,866,793 11

Messrs. Robert O. Morris, Charles A. Nichols, Virgil Perkins, Henry M. Phillips, Hiram O. Sanderson, Ralph W. Ellis, Oliver Marsh, Aaron Bagg, Alfred M. Copeland, and James F. Pynchon are the trustees; Henry M. Phillips, Oliver Marsh, Charles A. Nichols, finance committee.

J. S. CARR & CO.,

Manufacturers of Crackers, Biscuits, Fancy Cakes, etc.—Cor. Market St. and Harrison Ave.

This is the oldest cracker and biscuit manufacturing house in New England, established in 1830. Mr. Carr, who is a native of Vermont, was for nine years—1848 to 1857—in the cracker business at St. Johnsbury, the pioneer house of the kind there, and in the latter year came to Springfield, purchased the plant he now owns from a Mr. Sturtevant, and for the past thirty-two years has been its directing spirit, though he has admitted at different times his son, Mr. L. F. Carr, and a Mr. F. P. Hazen, which last-named gentleman has retired, the younger Mr. Carr now having the active supervision.

The plant, improved from time to time and enlarged as required, now embraces two large bake-houses, and a commodious warehouse wherein are situated the offices, and the packing and shipping departments, the whole covering 50,000 square feet of ground eligibly situated at the corner of Market street and Harrison avenue. The equipment of machinery and appliances is comprehensive, and includes every recent improvement of demonstrated value whereby time and labor may be economized and utilized to the best advantage—the investment in land, buildings, and mechanical appliances footing up about \$80,000. About thirty skilled bakers, packers, furnacemen, and other assistants are employed, and sales average \$150,000 a year, the goods going to the trade and large consumers in this city and throughout this and adjoining States. Orders are promptly filled with superior goods at lowest rates.

HOTEL WARWICK.

George E. Barr, Proprietor; E. G. Whiting, Clerk—Main St., near B & A Railroad

The Hotel Warwick, one of the principal and most delightful hotels in inland Massachusetts, embraces in fact two hotels in one—the former Marshall House of five stories and the new six-story structure adjoining, erected in 1882. Horace Kibbe built the Warwick proper, and Major Field was its first lessee, the Marshall being at that time under the management of Mr. William M. Bemis. Two years later it was decided to consolidate the two as one establishment, and when the work of remodeling, refitting, and refurnishing was completed Mr. Bemis was installed as host, a position which he continued to fill successfully until 1887, when Mr. Geo. E. Barr, a son of the famous *restaurateur* at Main and Vernon streets, bought the property, and has since presided over the house, assisted by E. G. Whiting as chief clerk—the latter universally known to and extremely popular with the mercantile traveling fraternity, by whom he was presented, while clerk of the Cooley House, with an elegant and appropriately engraved gold watch. He is an experienced hotel man, and the same may be said of Mr. Barr, who acquired a wide and valuable acquaintance in his former vocation as partner of his father. Both are genial, liberal gentlemen, never so happy as when busy looking after the comfort of a household of guests.

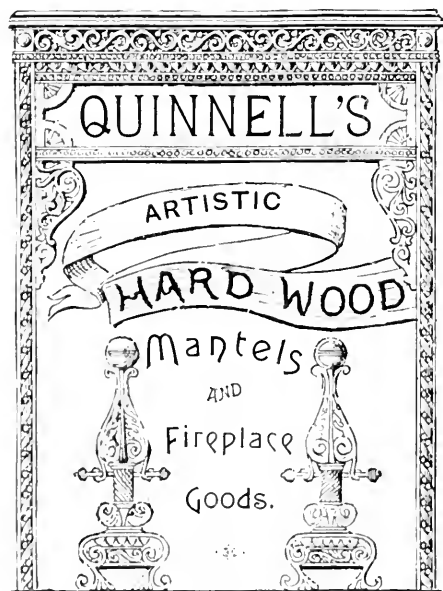
The Warwick is a big hotel, fronting 100 feet on Main street, with a depth of 120 feet, and is arranged throughout with a view to combined luxury and convenience, superbly furnished, provided with handsome office, parlors, barber-shop, bath, sample and billiard rooms, and elevators, heated by steam, abundantly lighted by gas, and has 150 sleeping rooms, neatly and richly fitted up with all modern conveniences. The dining room, large, lofty, and beautifully decorated and furnished, is the grand attraction, the tables set forth with a prodigious display of silver, china, and glass and loaded at all seasons with the choicest viands, skillfully prepared and appetizingly served by a numerous corps of attentive waiters. Rates are quite reasonable for the fare and accommodations—\$2.50 per day.

W. L. QUINNELL,

Dealer in, Manufacturer and Importer of, Artistic Household Goods—No. 369 Main St.

In this age the beautiful has been made to join hands with nearly all that is practical, and in no branch has this progress been more marked than in the attractive field of artistic household goods. The subject of this article is a citizen of Springfield who has with more than ordinary push and ability established this branch of tasteful and useful commerce, and the people of the city, finding at Mr. Quinnell's art parlors every facility for the making of the home beautiful, extend to him a patronage that is the best proof of their appreciation. He was previously connected with Tiffany & Co. of New York, and afterward traveled extensively throughout Europe in search of artistic novelties for one of New York's most noted and extensive firms. As a result of his experience and ripened judgment, his handsomely appointed new store, No. 369 Main street, is stocked with a choice assortment of household goods—rare articles including dainty china, cut glass, bronzes, artistic chandeliers, choice lamps, antique brasses, and brass and iron fireplace fittings, stained and mosaic glass, windows, wood mantels, hearths, tiling, special pieces of art furniture, novelties in bric-a-brac, and pottery from all countries.

Mr. Quinnell is the pioneer in this branch of trade, having opened the first household art rooms in the Chicopee Bank building in 1884, and later his store and parlors at No. 367 Main street. Now he is in a handsome store at No. 369 Main street, larger and more convenient than ever before, where he has superior light and better facilities. Mr. Quinnell will be pleased to welcome visitors in search of novelties. Quinnell's household art rooms have become a household word throughout the valley. Bear in mind that the new establishment is No. 369 Main street, opposite Barr's.



BESSE, CARPENTER & CO.,

Wholesale and Retail Dealers in Clothing and Furnishing Goods—Nos. 377 and 379 Main St., Republican Building.

One thing that favorably impresses the stranger on coming to Springfield is the number and attractive appearance of the clothing establishments. No city in America can for its size excel in this respect, and the general inference is that the pride of the people stimulates the clothing merchants to their best efforts to contribute to the sustenance of this pride. That the character of the goods sold are far above the average is apparent to all, and that the merchants are doing their business on an unselfish basis the neat and bright appearance of the people indicates, and, with low prices for reliable goods, all classes may appear comfortably and neatly clad. Prominent and active representatives of the clothing trade, Messrs. Besse, Carpenter & Co. rank with the most liberal and upright, and they are fast making for themselves a reputation which will make their name familiar to every household. Backed by ample capital, members of the famous New England Clothing Combination of 27 stores, eight of them opened and run under the personal supervision of Mr. L. W. Besse, at the following named places: Foster, Besse & Co., Bridgeport, Conn., opened March 10, 1877; Besse, Mills & Co., Westfield, Mass., opened April 2, 1881; Bryant, Besse & Co., Norwalk, Conn., opened March 31, 1883; A. L. Foster & Co., Hartford, Conn., opened March 15, 1884; J. J. Foster & Co., Pittsfield, Mass., opened Sept. 19, 1885; Besse, Brigham & Co., New Haven, Conn., opened April 16, 1887; Besse, Carpenter & Co., Springfield, Mass., opened Oct. 27, 1888; Besse, Bryant & Co., Worcester, Mass., opened Sept. 28, 1889, all of which have been wonderfully successful and are doing a prosperous and growing business surpassing their most sanguine anticipation and showing the results of pluck and endurance. The confidence, approval, and patronage of the people have been gained by their honest, square, upright methods and by distributing reliable goods at unequaled low prices. Their facilities for buying are unequaled, as without doubt they are interested in more stores than any one corporation in existence. They buy every dollar's worth of goods for cash, they have experience, courage, ability, energy, and determination, which with their abiding loyalty to the people's interest coupled with their judgment, quickness of conception, promptness of execution, prudent, cautious, but courageous business principles, place the New England Clothing Combination of 27 stores at the head of the clothing business in New England, as the most liberal buyers and the largest and most advantageous distributors. The buyers are Messrs. J. R. Foster and L. W. Besse. Mr. J. R. Foster, of Clinton, Mass., has followed this line for over thirty years, and his honesty, ability, and judgment are well known and acknowledged by all, and with him everything is a success, and Mr. L. W. Besse, now a resident of our city, worked for the New England Clothing Combination some four years, when he became interested in the store of Foster, Besse & Co., of Bridgeport, Conn. This, his first business venture, despite strong and vigorous competition, and innumerable predictions of disaster and failure, proved wonderfully and unusually successful. With the push, foresight, courage, and determination that characterize all his acts, and confident that the same success will follow (as it always does) all his ventures, he continues to make valuable additions to the New England Combination and says the list is not yet complete. He spends all his time looking after the interest of his customers in his various stores and always considers they are entitled to the best goods to be found at the lowest possible price. He is thirty-five years old and has risen by diligence, honesty, and hard work to one of the best known clothing merchants in the United States. Mr. J. H. Carpenter was a clerk in the Combination store at New Haven, Conn., also in Mr. Besse's other stores some three or four years, where his ability was recognized and he was placed as partner in the Springfield store, where he has shown all the ability in the management that his earlier career promised. All of Mr. Besse's partners have at some time and place been in his employ, and the best of harmony and good feeling are pleasant features in their associations together. The clerks in their employ are without any exception the most loyal set of men to their employers' interest that can be found anywhere. Notwithstanding their long hours and arduous duties they greet every customer in the same pleasant manner, and it is an acknowledged fact that the Combination stores in every city have the pleasantest, most accommodating, and most obliging set of salesmen to be found in America.

The Springfield house commenced operations here in October, 1888, and, having secured the splendid double store on the west half of the ground floor of the new Republican building, fitted up, arranged, and decorated to their own taste, on the 27th of the month named they opened their doors and invited the public to inspect one of the finest and most comprehensive stocks ever shown in this market, comprising full lines of men's, youths', boys' and children's Boston made clothing, of superior materials, stylish cut, and unexceptionable workmanship, together with an endless variety of furnishing goods for all ages—shirts, collars, cuffs, underwear, neckwear, hosiery, fancy goods, hats, caps, trunks, valises, and traveling bags, umbrellas, in short, everything appropriate to the market and the season. Stocks have been fully kept up and sales have fully justified the expectations of the projectors. In the future the masculine gender, big and little, will find here unlimited supplies of all commodities required for personal comfort and adornment, except footwear, all of the best grades, at prices such as no

legitimate house can undersell. A specialty is made of garments and furnishing goods for boys and children, and parents and guardians cannot afford to ignore the inducements offered. The store is truly a magnificent one, 40 x 92 feet, and, including the great basement of equal dimensions, one of the largest in the city.

The main store is devoted to the sale of clothing, furnishings, and fancy goods, and is beautifully appointed in every respect. The fittings and wainscot are of ash, the walls tinted light blue from wainscot to ceiling. The light is abundant from both windows, doors, and electric globes, while immense mirrors are placed at convenient points that customers may try the fit and effect of their purchases. A row of bronze columns extends from front to rear for the support of the partition walls above, and the floor is raised at the rear some twelve inches for the convenience of buyers in the children's department. The basement is also handsomely fitted up, lighted by electricity, and devoted to the trunk, valise, and horse-clothing departments, and here every taste and purse may be gratified from stocks which embrace every grade of the goods named, the best as usual being in reality the cheapest. The New England Clothing Combination of 27 stores is a tower of strength, and those that seek honest representations, reliable goods, satisfactory treatment, and advantageous low prices, will study their own interest by paying a visit to Besse, Carpenter & Co., the reliable wholesale and retail clothiers, hatters, and men's furnishers, 377 and 379 Main street, Springfield.

GILMORE'S OPERA HOUSE.

D O Gilmore, Proprietor—Cor. Main and Pyncheon Sts.

Gilmore's Opera House was originally erected in 1857 by the noted Tilly Haynes. July 24, 1864, the edifice was burned to the ground, but was rebuilt and made ready for reoccupation within twelve months. Mr. D. O. Gilmore became the purchaser in 1881, and soon



HOTEL GILMORE AND GILMORE'S OPERA HOUSE.

afterward remodeled the interior, which was considerably enlarged, refitted, and redecorated, making it one of the neatest, most attractive, and most comfortable theaters in interior New England, with regular seating capacity for 1,200 spectators, though 1,700 can be accommodated. The chairs, fittings, and appointments are first-class, the decorations artistic, the acoustics excellent, and the arrangements for the comfort and safety of audiences all that could be desired. The stage, provided with all requisite machinery and scenery, is large and convenient—35 x 54 feet—with an elegant drop curtain 27 feet in length and 20 feet in height.

The house is a popular one with the public and the profession, the best traveling attractions only being booked and nothing of an objectionable character permitted to appear upon the

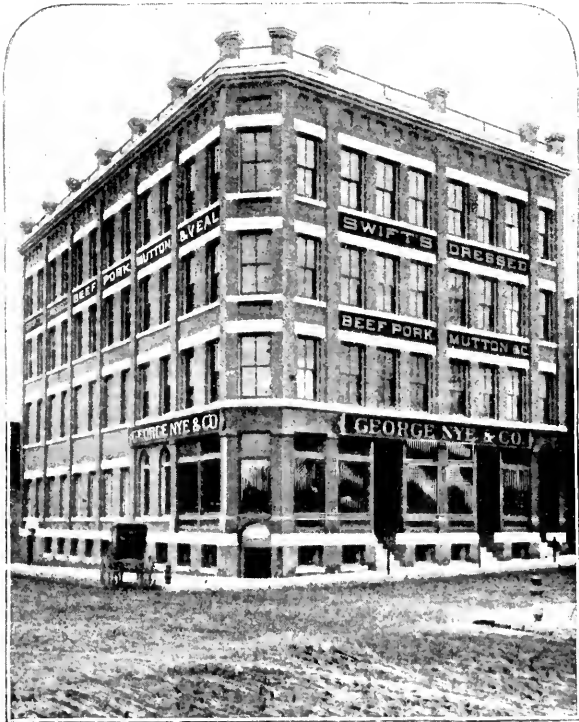
boards. The present season, beginning in August, has proved quite successful, and has encouraged Mr. Gilmore to renewed exertions looking to the erection of a superb new opera house on Elm street fronting Court square. He is a popular citizen, owner of the Hotel Gilmore, and active in all movements for the benefit and improvement of Springfield. He is ably seconded by Mr. W. C. LeNoir, who has for many years been connected with the opera house and is now treasurer.

GEORGE NYE & CO.,

Dealers in Chicago Dressed Beef, Pork, Lamb, Mutton, Provisions, and Poultry—
Cor. Lyman and Chestnut Sts.

The firm of George Nye & Co. was organized the past summer, and is composed of George Nye and George Nye, jr., of Springfield, G. F. Swift of Chicago, and E. C. Swift of Lowell. This concern succeeds the old house established forty-one years ago by Perkins & Purple, and from which Mr. Purple retired in 1864. Up to 1871 Mr. Perkins continued alone, but in that year admitted Mr. George Nye, and the business was carried on under the style of Perkins & Nye until the formation of the present firm, as stated above. The building finished and occupied in August is the largest, finest, and best appointed of the kind in the East, outside of New York and Boston, and well worthy a visit from those interested in the modern methods of handling fresh meats and provisions. Situated on the north corner of Lyman and Chestnut streets, the structure is of brick, with stone trimmings, four stories in height, fronts 55 feet on Lyman and 100 feet on Chestnut street, and the second floor is on a level at the rear with the Boston & Albany railroad, from which a spur track extends to the doors. Building and ground cost \$50,000. Meats are taken from the cars, placed upon a specially constructed platform provided with steel tracks and hooks, and lowered by an inclined gallery to the refrigerator room, also fitted up with steel tracks. An ice-house of 500 tons' capacity is kept constantly filled, and supplies the refrigerator as required. The basement, courtyard, and sidewalks are of trapolithic pavement. The huge refrigerator room, with capacity for six car-loads of dressed meats, is lighted by fourteen windows. Adjoining is the large and airy salesroom, neat as a new pin, with its steel tracks and two large Fairbanks scales. Doors communicate on the one side with the refrigerator, and on the other with the court where wagons are loaded. The salesroom is finished in spruce, with cherry and sycamore trimmings. The private and business offices, fronting on Lyman street, are commodious and inviting, elegantly finished, fitted up and furnished with great plate glass windows and every possible convenience. The basement and first and second floors are used by George Nye & Co. in their business, while the third and fourth floors are rented for office and other purposes.

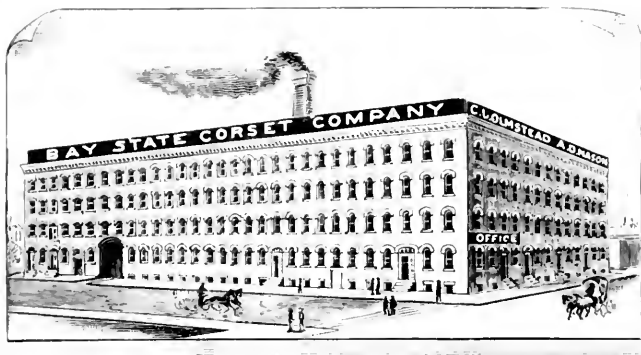
The firm handles at this point seven car-loads of fresh beef, pork, mutton, lamb, provisions, and poultry weekly, which are disposed of to local dealers and consumers and to customers within a radius of thirty miles east, west, and north, and fifteen miles south.



BAY STATE CORSET CO.

C. L. Olmstead, A. D. Nason—Manufacturers of the Celebrated "Equiline" Corsets and Waists, and also General Lines of Corsets for the Wholesale Trade—Factories: Cor. Dwight and Taylor Streets, Springfield, Mass., and at West Brookfield, Mass.—General Business Office at Springfield Factory; New York Office, Nos. 260 Church and 99 Franklin Sts.

This is one of the largest and most enterprising corset manufacturing establishments in America; in fact, it ranks among the leading concerns of the world in this line of business, and turns out a line of goods that in elegance, comfort, quality, and reliability cannot be sur-



passed. The gentlemen identified with the business are C. L. Olmstead and A. D. Nason, men of rare business capacity, refined artistic taste, and indomitable energy. Mr. Olmstead has had over twenty-five years' experience in this line of business, and Mr. Nason has had over twenty years. They formed their present organization Nov. 1, 1885, and bought the plant of the late firm of

C. L. Olmstead & Co. at West Brookfield, Mass. The factory was a two-story building, 35 x 200 feet, with a capacity of about one hundred and fifty dozen corsets per day. Just at the height of the spring business, when the firm was sold ahead on their product all the goods they could make up to April 1, their factory was destroyed by fire on the night of January 13, 1886. They immediately leased the Town Hall building in West Brookfield (the only available building at that time), and fitted it up as a corset factory, and, within four weeks from the time of the fire, were shipping goods from the Town Hall factory. As soon as they got this factory running they came to Springfield and leased the Kellogg building, corner Dwight and Taylor streets, 50 x 100 feet, five stories high. Their business increased so rapidly that in 1888 they had an extension, 50 x 70 feet, built on to the Kellogg building. This factory of the Bay State Corset Company is, indeed, a model establishment. It is five stories high, and covers 50 x 170 feet, provided with steam power and steam heating apparatus, lighted with electricity, thoroughly ventilated, and equipped in every department with new and ingenious labor-saving machinery, much of which is of original design and constructed especially for this company. They employ a force of between 400 and 500 hands. The productive capacity is something enormous. In point of fact, the actual output is now at the rate of over 400 dozen corsets per day, or nearly a million and a half a year, and the business still increases every season. Some seventy-five or eighty styles are made in all. It would take up too much space to describe all of these styles. It will be proper, however, to make special mention of the "Equiline" moulded corsets and waists and summer-ventilated corsets made by this company. The special features of the "Equiline" are as follows: They are boned with "Equiline," a material now known to be the best corset stay in existence, being stronger, more pliable, more durable, and superior to horn or whalebone, is not affected by perspiration or laundering, yields easily to every movement of the body, and warranted absolutely unbreakable.

The corsets made by the Bay State Corset Company have a distribution that can only be described as continental. The leading jobbers and dealers everywhere handle them. The prices range from \$4 per dozen and upward, so that all tastes and all pockets can be suited. But vast as their aggregate productive capacity is, they have to work up to their full limit in order to keep pace with the demands made upon them, and are now adding one hundred more machines to their works.

Mr. Olmstead and Mr. Nason, individually and combined, own several very valuable patents, under which they manufacture. One of these was granted by the United States June 11, 1880, for the celebrated Nason's nursing corset. This corset was also patented in the Dominion of Canada under date of July 15, 1880. This style of nursing corset embodies entirely new features of most remarkable merit. It is by far the best device of its kind yet introduced, and is bound to become the most popular nursing corset on the market.

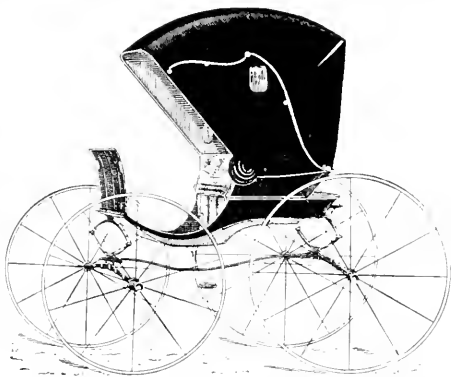
Mr. Olmstead is a native of Ridgfield, Conn., but has resided and been in business in New York city, and in West Brookfield and Springfield, Mass., since 1850. He now resides in

West Brookfield. Mr. Nason is a native of Franklin, Mass., entered the army when he was twenty years old, serving in the Forty-fifth Massachusetts (Independent Cadet) Regiment. After leaving the army he was in business in North Carolina until the summer of 1866, when he returned to Massachusetts and engaged in the manufacturing business in Boston until burned out by the fire of 1872, when he went to New York city and engaged in the same line until he removed to Springfield in 1886.

JOHN H. ROGERS,

Manufacturer of Fine Open and Top Carriages, Phaetons, Buggies, and Light Vehicles of Every Description—Nos. 33 and 35 Sanford St.—Telephone 27-3.

Probably no community east or west, numbers considered, indulges more liberally in the elevated pleasures of life than do the people of Springfield. In no particular is this spirit more markedly manifest than in the maintenance of elegant private equipages, great numbers of which are seen upon the streets and the fine roads adjacent to the city when the weather permits. Some of these are doubtless imported, but most of them are of home production, and in point of style, symmetry of proportion, workmanship, tasty decoration and beauty of finish are the equals, and in some respects the superiors, of those brought from a distance. Among the most skillful, enterprising, and successful of Springfield carriage builders is Mr. John H. Rogers, whose work, seen all over the city and Western Massachusetts, speaks for itself. Up to 1867 he wrought as a journeyman in New Haven, Conn., coming to Springfield in that year, and establishing himself in business on a modest scale on High street. His trade developed rapidly from year to year as the excellence of his work became better known, and he was compelled to move to more spacious premises from time to time, until in the present year he had erected for him his present extensive establishment at Nos. 33 and 35 Sanford street, one of the most complete, for the purposes used, in the State. On the first floor is the large repository, where may be seen at all times a magnificent assortment of vehicles of the latest and most improved designs and the highest grade of workmanship. He has two of the best varnish rooms in the State. The ceilings are finished in stained wood, and no dirt or dust can get on to the varnished work, while large ventilators leading to the roof carry away all the disagreeable odor. It is in a great measure on account of the perfect arrangement of these varnish rooms that the finished work turned out is so remarkably beautiful. A hydraulic elevator 9 x 16 feet leads to all the floors, which is quite an advantage for the careful and convenient handling of vehicles. Nothing is omitted to make this the most perfect establishment of its kind in the State. Citizens of Springfield or elsewhere desiring any kind of light vehicle of the finest grade, from the most luxurious family carriage to the ordinary phaeton, side-bar or open-top buggy, road wagons, surreys, canopy tops, one-horse express and delivery wagons, sleighs, cutters, etc., in any style, of carefully selected materials and unexceptionable workmanship, will

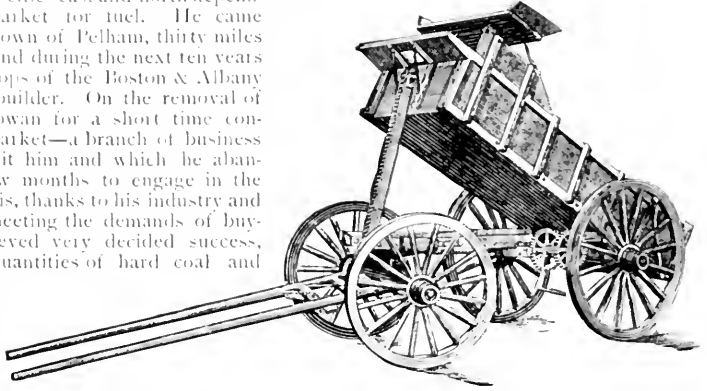


consult their own interests by calling upon Mr. Rogers. The best imported Wulffren cloth, nothing but silk used for stitching, with English varnish, combine to render Mr. Rogers' work equal to any. A large assortment of sleighs is kept constantly on hand. No fires are permitted in the building, it being heated by the Holly system, thus avoiding any danger from fire.

J. M. COWAN,

Wholesale and Retail Dealer in Coal—Office, Nos. 49 and 51 Worthington St ; Yard, Boston & Albany Freight Depot, Liberty St.

Mr. Cowan is a conservative yet pleasant and liberal elderly gentleman and has a wide and constantly growing circle of personal and business friends and customers in Springfield and the various towns and cities east and north dependent upon this market for fuel. He came hither from the town of Pelham, thirty miles distant, in 1868, and during the next ten years worked in the shops of the Boston & Albany railroad as a car-builder. On the removal of the works Mr. Cowan for a short time conducted a meat market—a branch of business which did not suit him and which he abandoned after a few months to engage in the coal trade. In this, thanks to his industry and promptitude in meeting the demands of buyers, he has achieved very decided success, handling great quantities of hard coal and making specialties of choice D & H, Lehigh, and Lackawanna. His yard at the Boston & Albany freight depot comprises a single shed 50 x 235 feet in extent, capable of storing 3,500 tons at a time, while his facilities for delivery to city consumers and shipment to customers at outside points—Greenfield, Northampton, etc.—are all that could be desired. A force of from twelve to fifteen men is employed, and orders are promptly and satisfactorily filled in quantities to suit at lowest ruling quotations.



JAMES D. GILL,

Bookseller and Stationer—Dealer in Paintings, Engravings, Etchings and Fine Art Goods Generally—Cor. Main and Bridge Sts.

The record made in this community by Mr. James D. Gill is one of which he has good cause to feel proud. Born at Hinsdale, this State, he came to Springfield in 1867 and accepted a clerkship with Lewis J. Powers, who



at that time conducted a book and stationery establishment in the Goodrich block, corner of Main and Lyman streets. In 1876 Mr. Gill, who had applied himself successfully to a mastery of all details, became purchaser of the establishment, adding new departments and amplifying the scope of his operations until he became the leading depot for standard publications and works of art in Western Massachusetts. In 1877 he originated the first art exhibition ever opened in this city—an attraction that has ever since formed a leading feature and that grows in popularity year by year. In 1878, public appreciation having been unmistakably manifested, Mr. Gill erected the beautiful structure at the southwest corner of Main and Bridge streets. It was appropriately named Gill's Art Building, and is an ornament to Main street, upon which it fronts forty-five feet,

ninety feet deep, three stories and basement, and divided on the ground floor into two elegant stores, that on the corner, 20 x 90 feet, fitted up with immense plate glass windows upon both fronts for the exhibition of rare paintings, etc., being reserved for Mr. Gill's own occupancy as a salesroom for books, stationery, office supplies, and similar goods, while the two floors above, each of like dimensions, beautifully arranged, tastefully appointed and perfectly lighted by numerous large windows, are devoted to the display of works of art, of which a large and valuable collection is shown at all times, replenished as opportunity offers from

the best works of American and foreign artists. This department is the habitual resort of art lovers, *connoisseurs* and laymen, citizens and strangers, and many of the most valuable pictures owned in the country were purchased here, buyers coming from all over New England and even from greater distances to see, to criticise, and admire, choice selections often accompanying them home.

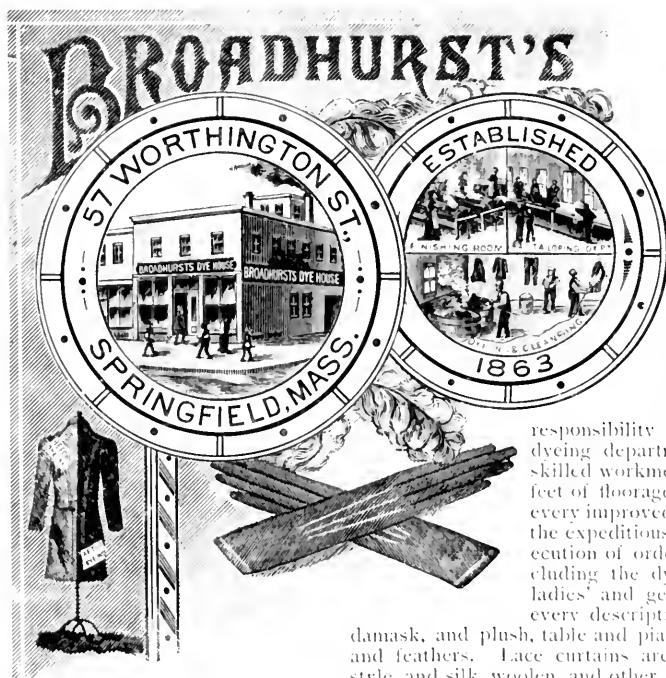
Mr. Gill carries, besides comprehensive stocks of stationery and kindred goods in all grades, books, etc., a complete line of artists' materials, colors and other requisites, and a greater variety, particularly of the better and more costly kinds, than can be found north of New York or west of Boston. He employs nine capable and courteous assistants, and visit-



ors, those especially who are interested in the subject of art, are warmly invited to call and avail themselves of the facilities provided for the enjoyment of an hour among the masters.

The several departments are in charge of experienced and competent gentlemen, Mr. Henry Johnson looking after the stationery, Mr. S. J. Filer the book-shelves, and Mr. J. B. Mallette managing the artists' materials and the manufacture of frames. The annual artists' exhibition opens February 1.

Mr. Gill is very popular personally and recognized as among Springfield's most public-spirited and useful citizens, liberal, enterprising, and thoroughgoing. On the occasion of opening the new Springfield hospital, illustrated on another page, Mr. Gill came forward with the very acceptable gift of one hundred valuable pictures, realizing that cheerful surroundings are of as much efficacy in the alleviation of suffering and the cure of disease as disagreeable drugs or the surgeon's knife.



Thomas Broadhurst & Son, Proprietors — Joseph McClellen, Cutter — Custom Tailors and Dyers — No. 57 Worthington St.

Messrs. Thomas and William Broadhurst, father and son, are proprietors of Broadhurst's famous dye house, established twenty-five years ago by the senior partner, who is still an active man and bears his full share of the labor and

responsibility of the house. The dyeing department, employing three skilled workmen, covers 2500 square feet of floorage and is equipped with every improved modern appliance for the expeditious and workmanlike execution of orders, the specialties including the dyeing and cleaning of ladies' and gentlemen's garments of every description, upholstery in rep,

damask, and plush, table and piano spreads, kid gloves and feathers. Lace curtains are cleaned in superior style, and silk, woolen, and other fabrics from stores re-dyed and refinished equal to new. At the front, facing

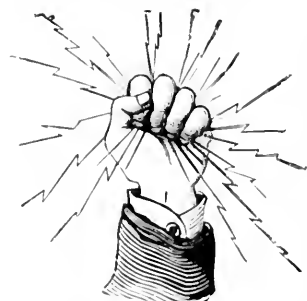
Worthington street, is the custom tailoring department, with sample and salesroom on the ground floor, and four rooms, each 16 feet square, upstairs for the use of the tailors, nine of whom are employed. Mr. Joseph McClellen, an accomplished cutter, looks after that part of the work, in which the establishment has made for itself a high reputation, more particularly in the manufacture of trousers to order. Over two hundred patterns of imported and domestic trouserings are kept in stock from which customers may select such styles as suit them. From fifteen to twenty pairs are made daily, and "Broadhurst's \$5 custom pants" is an institution of Springfield.

THE C. B. ARSINO ELECTRICAL COMPANY,

Dealers in All Kinds of Electrical Apparatus, Gas Fixtures, etc.—Main Office, No 5 E. Court St.—C. B. Arsino, Proprietor.

The above-named company was established in Springfield as long ago as 1881 in anticipation of a fast-growing demand for superior electrical appliances, and is now one of the most famous concerns of the kind in the country, doing a business far greater than any of its New England rivals, as may be supposed from the fact that the increase of transactions necessitated the opening of a branch office at Hartford, Conn., last April, Mr. Willard A. Rice taking charge. Mr. Arsino exercises general supervision of the work done by the company's employes all over the country. Specialties in which they excel include electric lights in all forms, arc and incandescent plants, electric gas lighting apparatus; hotel, office, and house annunciators, private telephone lines, elevator signals and speaking tubes, mechanical, electrical, and magneto call bells, automatic buglar and fire alarms, watchmen's electric clocks, insulated wires and cables, batteries, zinc line wires, etc. First-class work only, at reasonable prices, is the motto of the company, which has made practical and useful a vast number of novel ideas originated by ingenious outsiders who resort to this concern for advice and a superior order of workmanship.

Many of the principal hotels, office buildings, factories, and residences of this city have been



fitted up with electric lighting, alarm, and telephone apparatus by this company, and satisfaction is expressed on all hands. Of the company's Springfield patrons we are permitted to specify the Hotel Glendower, St. Joseph's parochial school, Mase Southworth and Mrs. Southworth of Pine street, G. E. Howard of Mill street, Miss Mary Merriam of Buckingham street, P. H. Potter of Sherman street, Dr. J. T. Herrick of State street, Gilbert Rice of Florida street, Wm. H. Haile of Chestnut street, Emerson Wight of State street, Chas. D. Hosley of Worthington street, John McFethries and S. E. Walton of Cornell street, Dr. E. W. Nichols of Jefferson av., F. C. Rice of Pearl street, W. H. Warren of Spring street, the city hospital and the county jail. They have also done much fine hotel work in this city, besides fitting up Wildes' Hotel, Chicopee Falls; the Kendall House, Chicopee; the Barre House at Barre; the Elmwood House at Hadley, Rev. Fr. Lee's residence at Monson, W. N. Potter's residence, Greenfield, etc.

Mr. Arsino was born at Swanton, Vt., and at the age of fourteen became a telegraph operator, in which capacity he was employed for a long time on western railroads—for several years in California. Turning his attention to electrical science as applied to illumination and other popular uses, he came back East and started in his present calling. He has had fourteen years' practical experience, and ranks with the best of American architectural electricians, is in constant communication with all of the leading architects, and obtains weekly reports upon subjects relating to his profession from authoritative sources.

THE SPRINGFIELD INSTITUTION FOR SAVINGS.

John B. Stebbins, President; Charles Marsh, Vice-President; Henry S. Lee, Treasurer; William S. Shurtleff, Secretary—Cor. Main and State streets.

The Springfield Institution for Savings was the pioneer bank of its kind here, and the tenth in the State, organized in 1827, with John Hooker, president, and an influential list of vice-presidents and trustees. John Hooker retired from the presidency in 1829, and was succeeded by George Bliss, and he by Theodore Bliss in 1844. The latter died the same year, whereupon William Dwight was chosen to the vacancy, which he continued to fill until 1847, when Josiah Hooker was elected. His administration ended by death, 1871, when the place was filled by the election of James M. Thompson, who died in 1884, and the present able incumbent, Mr. John B. Stebbins, assumed the office. John Howard was the first treasurer, a position which he resigned to Henry Stearns, December, 1849, Mr. Henry S. Lee relieving the latter in 1858, and still filling the position. George Colton was the first secretary. Henry Vose followed from 1844 to 1859, when he was appointed judge of the superior court, and was succeeded by Mr. William S. Shurtleff, who still looks after that department.

At its inception and up to 1848 the Institution for Savings occupied a portion of the old Springfield Bank building, removing in that year to Foot's block. In 1865 the trustees commenced the erection, and in 1867 completed and removed the offices and deposits into the elegant four-story structure on the corner of Main and State streets, where it now occupies the ground floor on the corner, one of the roomiest, most comfortable, convenient, and attractive banking houses in the State, suggestive at every turn of the institution it shelters—wealth, stability, and respectability.

The method of operation is quite simple in theory, however much of detail is involved. Any sum not exceeding \$1,000 will be received on deposit, and compound interest allowed until principal and interest amount to \$1,600. Computation of interest commences quarterly on the first of January, April, July, and October. During the incumbency of Treasurer Lee he has received deposits to the amount of over \$35,000,000, and paid in interest and dividends something like \$5,200,000—thus handling in all more than \$40,000,000 of depositors' funds, every penny of which was accounted for. A specialty is made of receiving and investing the savings of working people, clerks, salespeople, and, in a word, of all classes whose means are limited.

It is interesting to revert to the past of the Institution for Savings, and note the gradual augmentation of its deposits, which for its second year—1829—aggregated only \$1,130.42, and eight years later reached the very moderate sum of \$29,689. In 1811 they footed up \$40,401, and in May, 1858, \$614,907. A comparison of these figures with those of July 1, 1880, when



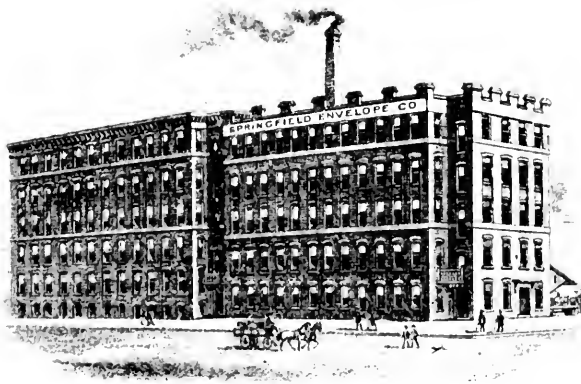
depositors' credits reached \$10,146,224.16, affords food for reflection upon the text, "Despise not the day of small things." We append the statement in full:—

LIABILITIES.			
Deposits.....	\$10,146,224 16		
Guarantee fund.....	280,000 00		
Profit and loss.....	46,172 26		
RESOURCES.		AMOUNT INVESTED	MARKET VALUE
Notes with mortgage security....	/	\$3,619,400 00	\$3,619,400 00
Notes of cities and towns.....		434,200 00	467,200 00
Notes with personal security....		1,481,500 00	1,481,500 00
Notes with bank stock security..		129,000 00	129,000 00
Notes with railroad stock security		158,200 00	158,200 00
Notes with bank book security..		7,450 00	7,450 00
Bank stocks.....		952,500 00	1,108,516 00
Public funds, United States bonds		205,000 00	262,400 00
Public funds, state, city, and town			
bonds.....		2,064,700 00	2,258,500 00
Railroad bonds.....		832,000 00	856,857 00
Real estate (bank building).....		114,500 00	114,500 00
Real estate acquired by foreclos-			
ure.....		28,150 00	28,150 00
Deposits in banks on interest...		161,000 00	161,000 00
Cash on hand.....		284,796 42	284,796 42
		\$10,472,396 42	\$10,472,396 42
		\$10,472,396 42	\$10,937,469 42

THE SPRINGFIELD ENVELOPE COMPANY.

Geo. A. Russell, President; Nathan D. Bill, Treasurer; Geo. D. Dutton, Secretary; Frederick A. Bill, Agent—Manufacturers of All Styles of Envelopes—Odd Sizes a Specialty—Cross and Willow Sts.

No Springfield enterprise ever started out under more favorable auspices than attended the launching of the above named company, incorporated in 1886. The officers designated in our



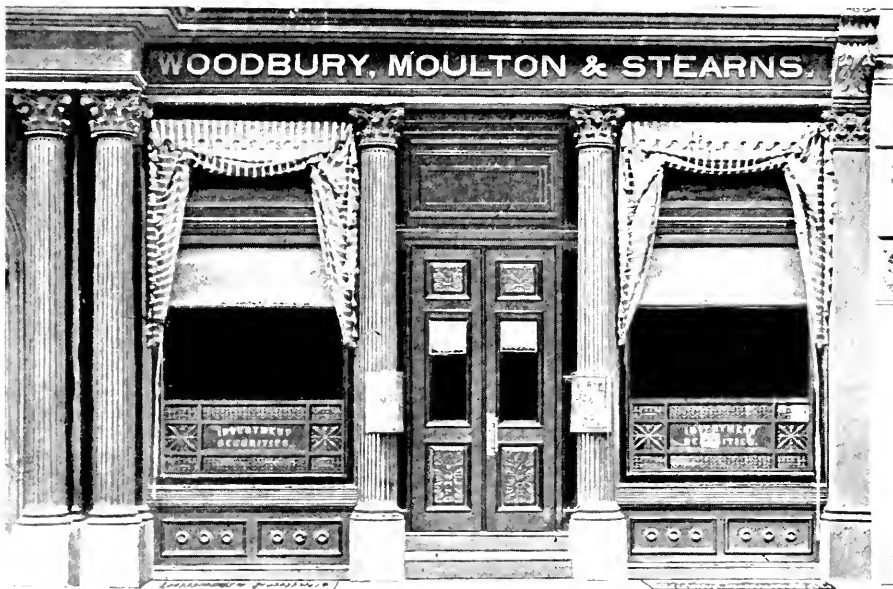
caption are all young men thoroughly trained in approved business methods, and control certain improved mechanical appliances, invented and patented by themselves, that give them very decided advantages over most of their competitors, enabling them to produce any desired style of envelope in quantities to suit, promptly and at the lowest possible prices. A specialty is made of odd sizes and shapes, for the manufacture of which they enjoy unequalled facilities, and patrons may depend upon the highest grade of

materials and workmanship in the filling of orders. The printing of embossed envelopes for the trade is another specialty in which they excel, and they manufacture all paper boxes required on the premises. The factory of the Springfield Envelope Company, illustrated herewith, is a fine new building, five stories in height, fronting 160 feet on Cross street and 50 feet on Willow street. A superb equipment of approved machinery and 100 skilled operatives are employed, and the output, which is enormous in quantity, is sold all over the United States.

WOODBURY, MOULTON & STEARNS,

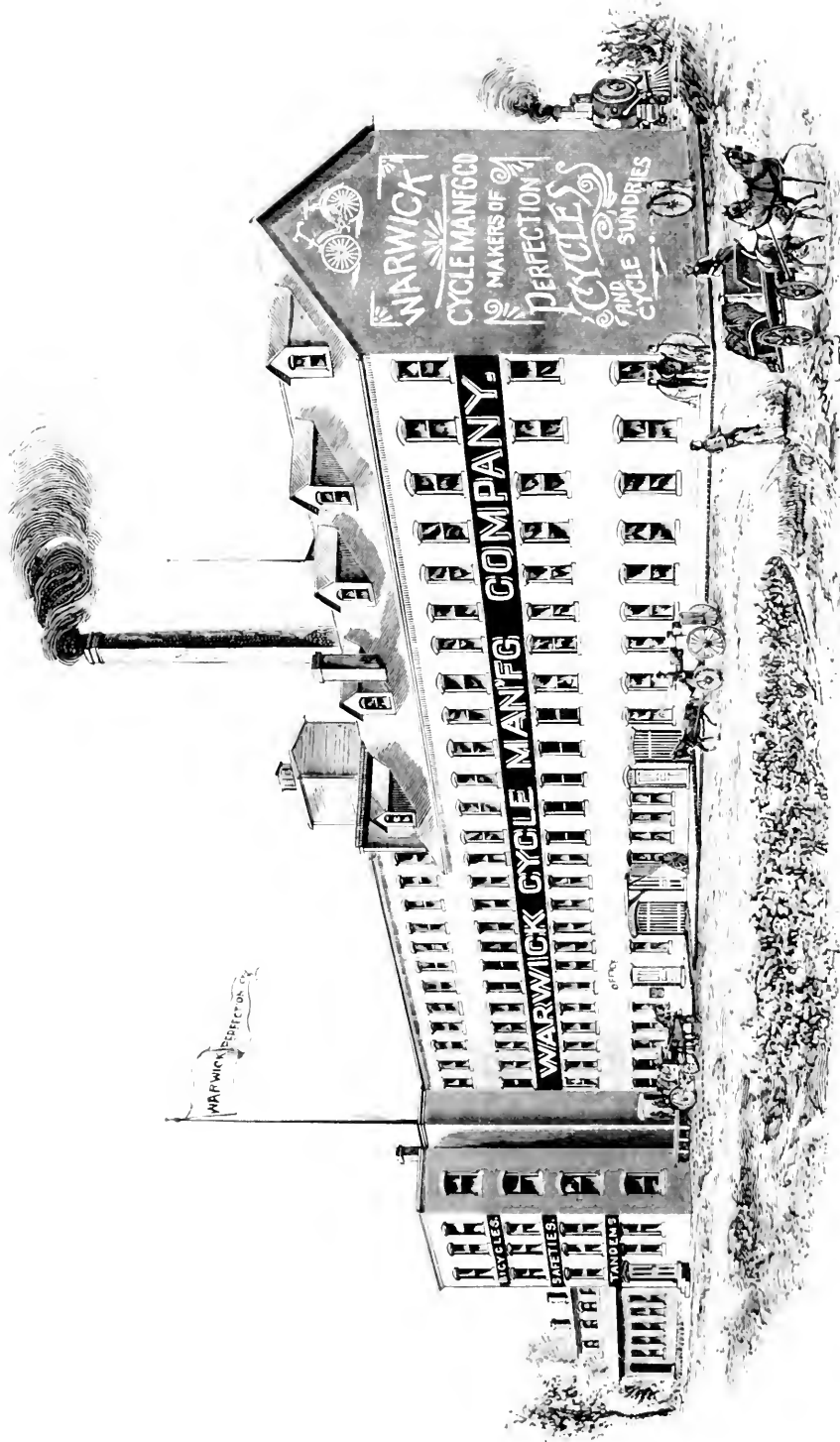
Investment Bankers—Massachusetts Mutual Life Insurance Company Building,
No. 415 Main Street.

The above-named firm is composed of Theodore C. Woodbury, Wm. H. Moulton, and Edward H. York of Woodbury & Moulton, who for the past sixteen years have conducted a general banking business at Portland, Maine, and George M. Stearns, for four years eastern



manager of the Kansas Loan & Trust Company of Topeka, Kansas, with office at No. 46 Congress street, Boston, Mass. Organized in June, 1888, Woodbury, Moulton & Stearns leased for a term of years their present offices in Springfield, and Mr. Stearns located here as resident manager, a position for which he was peculiarly fitted by long previous experience. He is also a prominent citizen of broad and enlightened views, active in all movements that commend themselves to his judgment as tending to benefit and elevate the community, the nation, and the race.

The office of the firm, on the ground floor of the Massachusetts Mutual Life Insurance Company building, is one of the best in the city, 20 feet front by 48 feet deep, fitted up in elegant style with artistic counters protected by brass railings, and other evidences of a prosperous banking and investment business. Dealing exclusively in conservative investment securities, which they purchase only after special personal examination, the firm enjoy superior facilities for the placing of capital, and invite patronage of all who have money to invest. They are justly proud of their success in the investigation and placing of water-works bonds, in which securities they have the reputation of being one of the most successful houses in New England.



THE WARWICK CYCLE MANUFACTURING COMPANY.

George T. Warwick, President; Edward S. Brewer, Vice-President; George D. Chamberlain, Secretary and Treasurer—Manufacturers of Improved Bicycles and Tricycles—Works, Hanover and Washington Sts.

The cycle grows in popularity every day, as is evident from the vastly increased numbers of these "silent steeds" seen upon the streets of every city and village and upon the roads adjacent thereto. Probably no other kind of outdoor exercise yields at once so much of pleasure, variety, health, and strength as does cycling, while as a manly sport it is open to



none of the objections that apply to some other amusements. But the cycle is not merely a toy, as is shown by the fact that thousands are employed in lieu of horses to convey the owners to and from their places of business, when visiting, and even upon distant journeys. The manufacturers of wheels and the various wheelmen's associations are doing a great and good work for the young men and women of the age, and deserve well at the hands of all who appreciate the value and importance of physical development as well as mental training—of sound bodies to serve sound minds.

Occupying a conspicuous place in the front rank of this great industry, the Warwick Cycle Manufacturing Company, of Springfield, deserves especial mention at our hands. The company was established eighteen months ago, and has met with much success because of the superior machines turned out, but was recently invited to remove to a western city, where seductive inducements in the way of advantages were offered. When this became known a determined effort to retain the works was made by local capitalists, who subscribed largely to the stock; a new organization was effected; the above-named officers were chosen, and orders for new machinery were placed, all of which is now being set up, and when started this will be one of the most complete factories of the kind in the country, employing about 150 men and turning out vast numbers of the superior bicycles and tricycles for which the company is celebrated. No castings whatever are used in the construction of these cycles, which embrace all of the best designs, with special improvements originated for the most part by President Warwick, who exercises personal supervision of all departments. All solid parts are drop forgings of choice Norway steel; the spokes of drawn steel wire; adjustable ball dust-proof bearings; all hollow parts of cold-drawn weldless steel tubing with heavy gauge taper to resist strain; tires of pure Para gum, and the workmanship and finish of the best. The new style "Perfection" wheel is all that skill and experience, combined with ingenuity and care, can make it.

The factory at Hanover and Washington streets is a large one, conveniently arranged, the machinery equipment valued at \$45,000. Crude oil is used for fuel, and the establishment is remarkably neat and clean. The capital invested aggregates \$100,000. President Warwick is an inventor and a practical mechanic, of English birth, and has had twenty years' experience in England and America. The board of directors includes such prominent Springfield citizens as Nathan D. Bill, A. B. Wallace, George A. Russell, and Herbert Myrick.

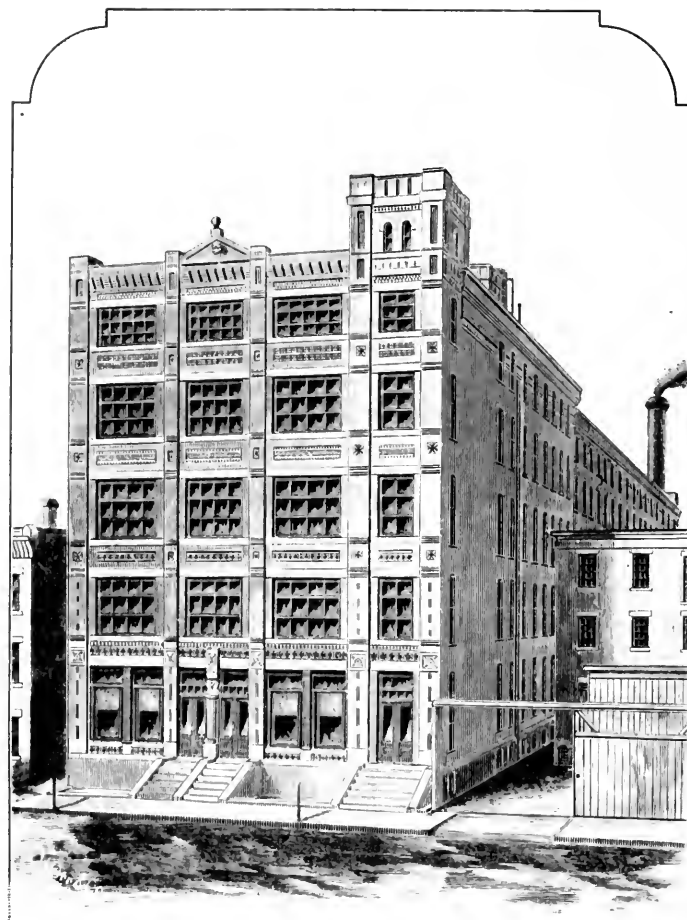
A view of the works is given on the opposite page.

MORGAN ENVELOPE COMPANY.

Elisha Morgan, President; R. W. Day, Treasurer; Manufacturers of Envelopes, Papeteries, and Toilet Papers—Harrison Ave., bet. Main and Dwight Sts.

The Morgan Envelope Company is the outgrowth of a modest enterprise established twenty-five years ago by Mr. Elisha Morgan. The factory was for a time situated on Hillman

street, then removed to Taylor street, and afterward enlarged as occasion required. In the mean time the style changed in 1872 from E. Morgan & Co. to the Morgan Envelope Company, incorporated with \$100,000 paid-up capital. The present fine factory and office building on Harrison ave. was erected in 1883. Substantially constructed of brick, with terra cotta trimmings and corner tower, it fronts 80 feet on Harrison avenue, with a total depth of 230 feet, and is five stories in height, with lofty basement under all. Ample windows light every floor during the day and an abundance of electric lights at night, while warmth is distributed everywhere through miles of steam pipes fitted with radiators wherever desirable. The ventilation is perfect, neatness is enforced, and every provision is made for the comfort, health, and safety



of the hundreds of people employed. The equipment includes, besides four large boilers and a 200-horse-power steam engine, the largest and most varied complement of ingenious paper-cutting, ruling, printing, and embossing machinery in this country, the greater part of it unique in pattern, designed and made for this company, which owns the patents. In the basement are the repair shops, storage, packing, and shipping departments; on the first floor the elegant business offices and counting-room, finished goods ware-rooms, etc.; on the second floor the box factory, where all the paper boxes and shipping cases used by the company are made; the third floor is devoted to the manufacture and printing of envelopes of every description, of which two millions can be produced daily. These goods, together with papeteries in all imaginable styles, embrace everything relating to correspondence (pens and ink excepted) for which there is any demand. Most new styles originate with this house, and are replaced by new

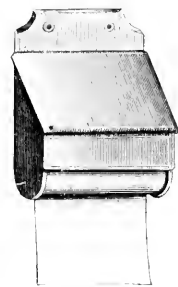


No. 1



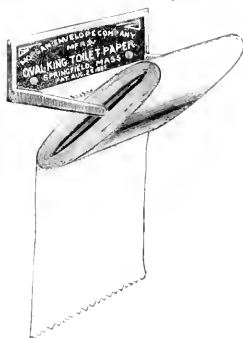
No. 2

ones semi-annually. The Morgan Envelope Company easily leads all competitors in the development of new ideas, and its customers may at all times rely upon obtaining the latest wrinkle in fashionable stationery. Half of the fourth floor is devoted to printing, fitted up with a complete outfit of printing, stamping, bronzing, and cutting machinery, and has capacity for half a million impressions daily. The remainder of that floor is occupied by machinery for the manufacture of toilet papers, of which this company is the largest



No. 3.

producer in the world, having about twenty patents on the various styles and forms, and several patents on machinery for their manufacture. The popular styles known as the "King Package" (cut No. 3), and the "Oval King Roll" (cut No. 4), are made here. Cuts Nos. 1 and 2 illustrate styles of Morgan's patent mucilage stands and mucilage bottles, which have no rivals in point of excellence and convenience. The Morgan Envelope Company has on several occasions demonstrated the extent of its resources and its ability to perform a vast amount of work in a short time. An instance is cited in the case of the first American postal cards, of which 51,000,000 were delivered to the post office department in ninety days. This company, in connection with the Plympton Manufacturing Company, has for fifteen years past supplied the post office department with all stamped envelopes and wrappers and all envelopes used for the official business of the thousands of post offices throughout the country. That factory, separate from the company's other business, has a daily capacity of 3,000,000 envelopes.



No. 4.

EMPLOYERS' LIABILITY INSURANCE CORPORATION, LIMITED,

Of London, England—Paid-up Capital, \$500,000; Subscribed Capital, \$2,500,000; Deposited in United States, \$540,000—Endicott & Macomber, Managers and Attorneys for United States; W. A. Carleton, Agent for Western Massachusetts, Fuller Block, Springfield, Mass.

The employers' liability act, which went into effect in Massachusetts September 1, 1887, has been the cause of a large increase in the number of claims made upon employers, and it seems as necessary for employers to protect themselves from loss arising from such claims as from fire or other hazard usually insured against. This corporation issues policies at reasonable rates, securing protection to the employer, in respect to claims made for accident to employes for which they hold the employer to be liable. Every accident involves a liability to action at law, and even when successful in defending suits large costs are incurred. The policy issued by this company protects the employer against all such law costs, even though defense is successful in showing the employer not to be liable, and, if the decision is against the employer, the corporation *pays the amount recovered*, within the limits of the policy, *together with above costs* attending the litigation. This corporation has originated, and is now issuing, "outside risk" policies, by which the liability of a contractor in respect of *accidents to the public*, and to workmen employed by other contractors, is assumed by the corporation for a moderate premium. The large number of these accidents, and the numerous suits which have arisen in consequence, resulting in heavy losses, have brought about a pressing demand for such a class of insurance. This policy forms an admirable supplement to the ordinary employers' liability insurance. If desired, accidents to the public only will be covered. The corporation is also prepared to issue policies assuming any other special liabilities of a contractor for accidents, insurance against liability for elevator accidents, indemnifying owners or lessees of public buildings, hotels, offices, exchanges, warehouses, stores, etc., against loss arising from compensation they may be required to pay for injuries caused to any person (passenger, attendant, or employe) in elevators or elevator wells, situate in a building owned or leased by the insured. The corporation also issues accident policies giving greater benefits than are given by any other company in the United States, at same cost, providing at once a liberal amount in case of death or disablement resulting from accident, paying, in preferred class—\$5,000 for loss of life; \$5,000 for loss of two hands; \$5,000 for loss of two feet; \$5,000 for loss of two eyes; \$5,000 for loss of one hand and one foot; \$2,500 for loss of one hand; \$2,500 for loss of one foot; \$25 weekly indemnity for disablement, at an annual premium of \$20.00. Policies for \$10,000 are issued on same terms as above. For any further information desired, address W. A. Carleton, Fuller's block, Springfield, Mass., agent for Western Massachusetts.

The trustees for the United States include Oliver W. Peabody, Esq., Kidder, Peabody & Co., Boston; Chauncey M. Depew, Esq., Pres. N. Y. C. & H. R. R. R. Co., New York; Samuel Sloan, Esq., Pres. Del., Lacka. & West. R. R. Co., New York; Wm. A. French, Esq., Pres. Mass. Nat'l Bank, Abram French & Co., Boston; Hon. John Lowell, Boston.

THE SPRINGFIELD PRINTING AND BINDING CO.

Louis H. Orr, President and Manager; W. H. Nevins, Treasurer—Printing House Square, Entrance, No. 46 Harrison Ave.

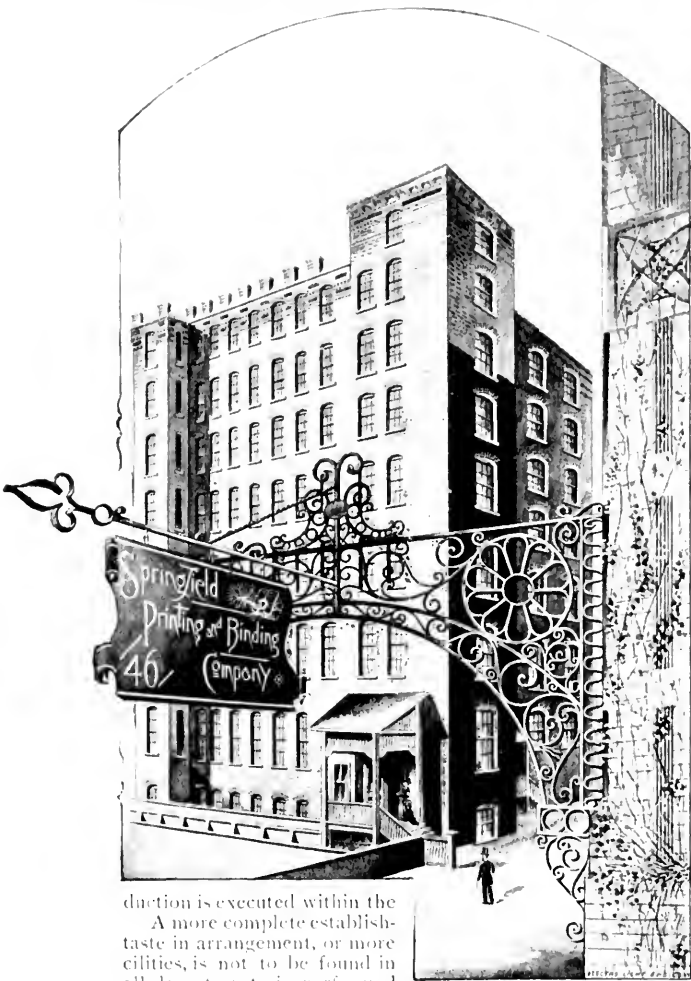
This company was organized in 1888 to succeed the well known Springfield Printing Co., and occupies the substantial eight-story building shown in the accompanying engraving, and erected expressly for the requirements of this great printing and book binding establishment.

The building is located about 150 feet back from the street, and has sufficient space about it to insure abundant light on all sides. The office is approached by an asphalt paved court leading from the handsome wrought iron arch at Harrison avenue; and for the delivery and shipment of freight teams are admitted to the rear of the building at two entrances on Hillman street. This structure is the loftiest in the city, and its provisions for the admission of light and annihilation of fire are probably unsurpassed in any like establishment. Two elevators are used to carry the employees to their various work rooms, and these together with the mammoth freight elevator are enclosed in towers, separated by solid brick walls from the main building, and two large fire-proof vaults project from rear of basement under ground. This remarkable provision against fire is appreciated by the publishing houses patronizing the company, and will not seem extravagant to those who know the great value of the book plates in the possession of this company. The entire eight floors are used exclusively for the printing and binding business, and every portion of every proof four walls and under one roof, ment, having greater good comprehensive mechanical facilities in this country. The work in with an eye single to excellence combined with beauty of

duction is executed within the

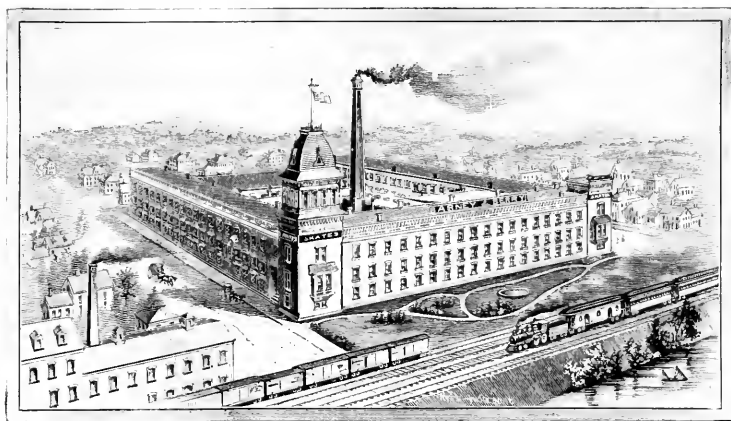
A more complete establishment, in arrangement, or more facilities, is not to be found in all departments is performed hence, and much of it is remarkable for originality of conception and execution. The various branches of the work are conducted with remarkable system, and are all under the sole personal management of Mr. Orr, with the exception of the electrotype department, located on one side of the fourth floor, which is owned and operated independently by Chas. Van Vlack.

This company's work embraces every kind of printing for all purposes, and bindery work of every description, and their large facilities give them decided advantages over their competitors when close prices are required. Among their specialties may be enumerated illustrated catalogues and price lists, literary productions, artistic pamphlets and brochures, advertising novelties and calendars, book making, library and job binding, blank book manufacturing, paper ruling for paper makers, etc., etc.



BARNEY & BERRY,**Manufacturers of Improved Blade and Roller Skates—Foot of Broad St.**

There is probably no other athletic appliance that combines in itself so much of keen enjoyment, healthful exercise, and economy as the skate, which, whether designed for use on ice or floor, has unquestionably ministered largely to the pleasure and the muscular development of the race. Among the most extensive manufacturers of these devices in their various forms is the firm of Barney & Berry, established at Pecowsc in 1864. The venture proved a successful one, and two years later the works were removed to Mill river. Mr. Berry retired in 1869, but



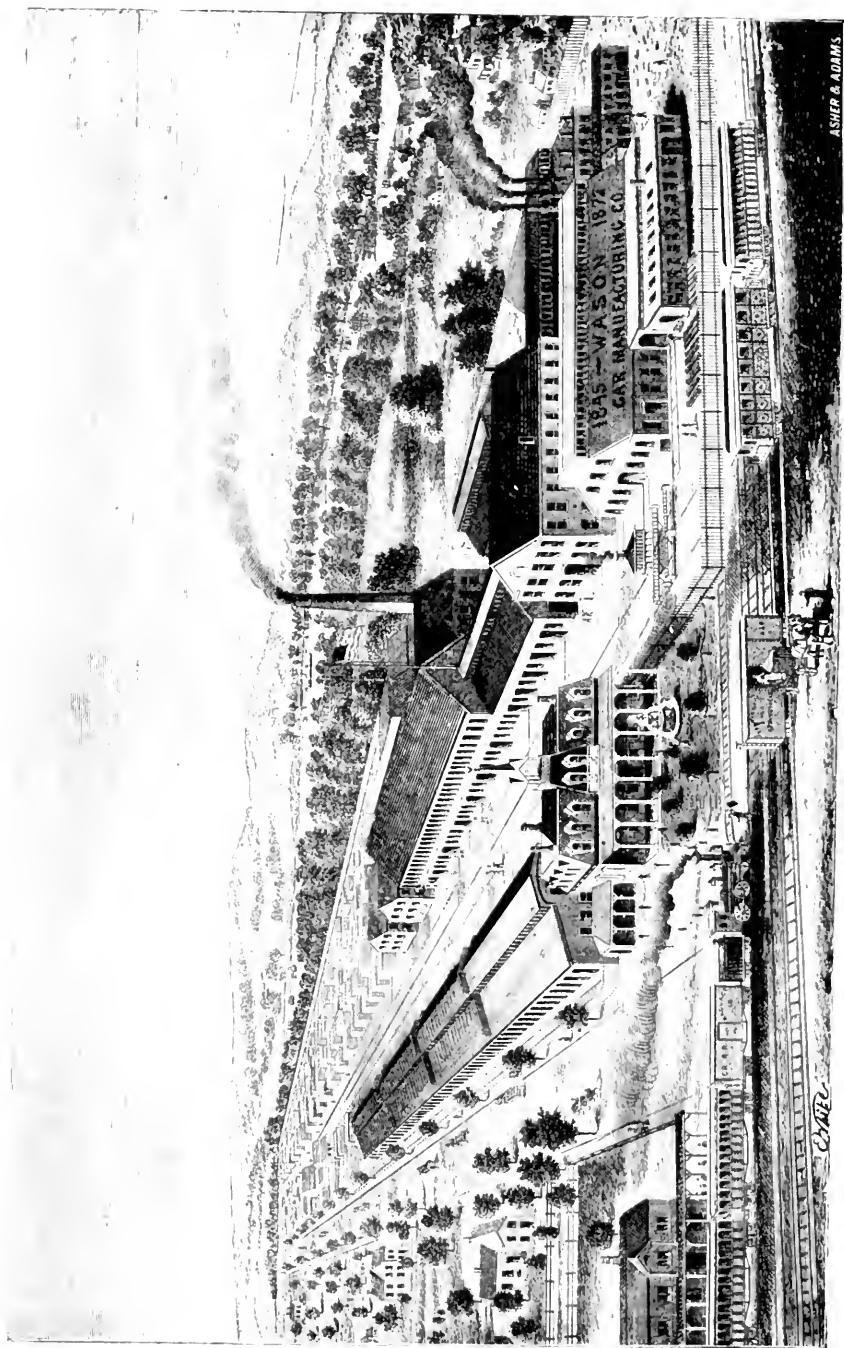
for good and sufficient reasons the old style was retained, Mr. Barney prosecuting the business with renewed energy and building up a trade that justified the erection in 1872 of large shops, 30 x 100 feet, two stories and basement, with neat tower, at the foot of Broad street. If Mr. Barney imagined that he had thus provided for all future requirements he was mistaken, for within ten years the demand for his superior goods had again outgrown the facilities for production, and he was compelled to build the present great three-story factory, 100 feet front on Broad, 200 on Elmwood, and 200 on Hanover streets. The tracks of the New York, New Haven & Hartford railroad skirt the premises, and, provided with steam power, gas light, a large and costly complement of machinery (much of it constructed expressly for this plant), and numerous acquired advantages, employing from fifty to seventy-five hands and turning out the best work that ample capital, skill, and experience can devise or make, there is practically no limit to their capacity or the market for their output, which comprises the best and most celebrated styles ever offered skaters, which were awarded first premiums at Philadelphia, Paris, and Vienna. An illustrated catalogue, showing all of the styles made—"Ladies' Clamp," "Keyless," "Kink," "American," "Ice King," etc., to the number of more than twenty—is sent on application. New York office, No. 114 Chambers street; Boston, No. 113 Broad street; Philadelphia, No. 514 Commerce street.

J. K. DEXTER & CO.,

Wholesale Dealers in Cotton Rags and Paper Stock—Nos. 89, 91, 93, and 95 Worthington St.

Springfield, the principal railroad center of a region renowned for the extent and variety of its paper manufacturing industries, is naturally a leading depot for the receipt and distribution of the supplies required by paper makers, the most important of which are the raw materials—rags, worn-out rope, wood pulp, waste paper, etc. A representative house in this branch of trade, and one which, though in existence only a year or so, has already secured far-reaching connections, is that of J. K. Dexter & Co., established December 15, 1888. The firm is composed of Messrs. Henry S. Dickinson, president and treasurer of the Geo. R. Dickinson Paper Company of Holyoke, and Jenness K. Dexter, formerly with the long-established firm of Dickinson & Mayo, and more recently of A. N. Mayo & Co.

As already stated, the firm began business under the present style in December, 1888, having purchased J. S. Carr's five-story brick block, 25 x 100 feet, at Nos. 89 and 91 Worthington street. Requiring more room, they purchased the adjoining property, 32 x 100 feet, and erected the five-story brick block Nos. 93 and 95 Worthington street, and, with their electric power press and increased sorting facilities, are equipped to supply the trade in a first-class manner.



WASON MANUFACTURING COMPANY'S WORKS.

ASHER & ADAMS

BRIGHTWOOD.

THE village of Brightwood is one of Springfield's handsomest and most prosperous suburbs, two miles distant, and reached by the Connecticut River railroad and by street cars. There are several extensive industrial establishments here, the largest being the Wason Manufacturing Company's great car works. The village is being rapidly improved, a great number of new residences and several factories going up last season.

WASON MANUFACTURING COMPANY.

George C. Fisk, President; H. S. Hyde, Treasurer; L. C. Hyde, Secretary; H. Pearson, Superintendent—Builders of Railroad Cars—Works, Brightwood.

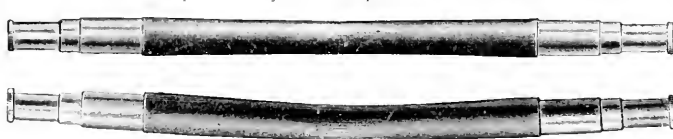
The Wason Manufacturing Company is one of the most powerful and influential industrial corporations, and its works at Brightwood the largest in the Connecticut valley. The company itself was established in 1853 to succeed the old firm of Thomas W. & Charles Wason, founded in 1845, and incorporated in 1864 with a paid-up capital of \$150,000, since increased to \$300,000. Thomas W. Wason was the first president, and, dying in 1870, was succeeded by Mr. George C. Fisk, previously superintendent. Mr. Henry S. Hyde, president of the Agawam National Bank of Springfield, a director of several other banking institutions, and treasurer of the Springfield Steam Power Company, is treasurer. The superintendent, H. Pearson, is an experienced and accomplished practical mechanic, ingenious and progressive, whose specialty is the improvement of railroad rolling stock.

The works, comprising some ten or twelve immense one and two story brick and frame buildings, cover, with their appurtenances, about eight acres of ground, and are connected by private switch tracks with the Connecticut River railroad, by means of which the cars constructed on the premises are shipped direct to the various roads throughout this country for which they are built, or to New York or Boston for shipment by sea to foreign countries, many of their best orders coming from Central America, the Argentine Republic, Portugal, and other distant lands, the total output averaging \$700,000 per annum. The buildings are ample and convenient, the equipment among the most complete of the kind in the world, and the capacity equal to any probable demand, while the work done is unsurpassed in point of materials used, design, workmanship, and finish. From 375 to 400 hands are employed.

N. W. TALCOTT AXLE WORKS.

S. & W. C. Lawton, Proprietors—Manufacturers of Finest Wrought Iron Tender and Car Axles, Equalizing Bars, Locomotive Driving Shafts and Frames—Hammered Shafting and Bar Iron, Heavy Forgings in General—Works, Brightwood.

These works, established at Springfield some thirty-five years ago by the late N. W. Talcott, who subsequently removed the plant to Brightwood, have long enjoyed a national reputation for the excellence of their products. In 1886 McFetheries & Lawton succeeded Mr. Talcott, and in May of last year the present firm of S. & W. C. Lawton was formed, Mr.

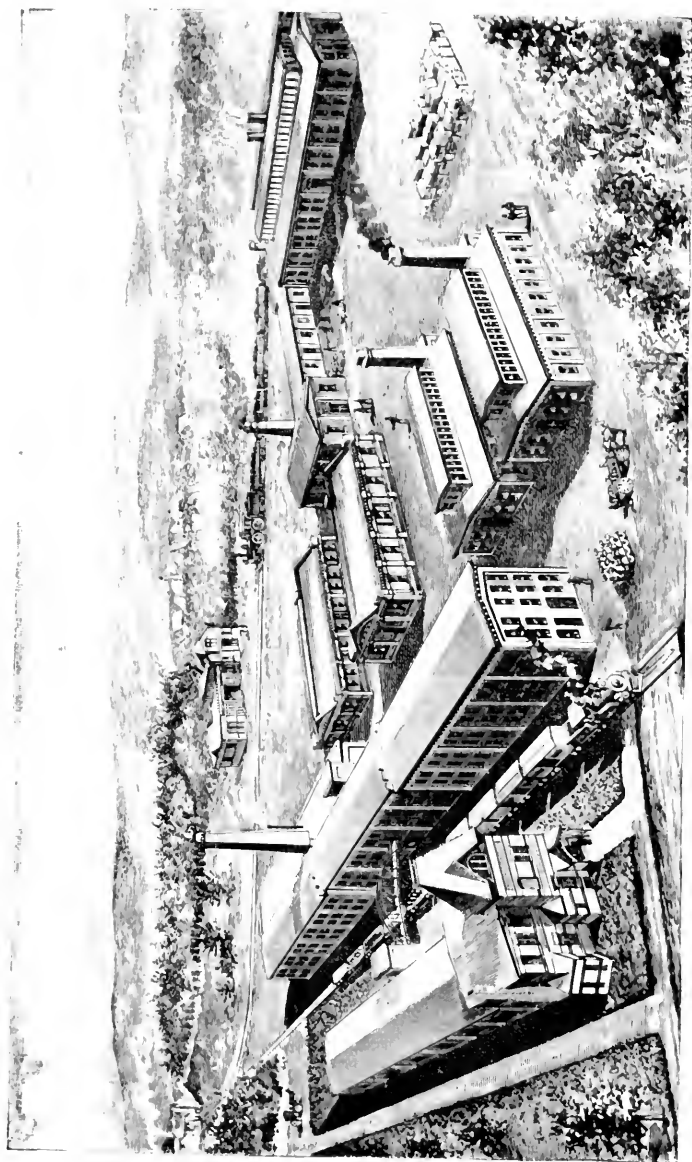


McFetheries retiring. The works comprise a substantial frame building 45 x 60 feet, with office adjoining. Two powerful steam hammers and a complete

equipment of improved iron-working machinery and appliances are provided, and a competent force of skilled workmen is employed, a 30-horse-power steam engine furnishing the necessary motive power.

The firm use only the choicest scrap iron, selected with an eye to toughness and ductility, and the work turned out is unsurpassed by that of any similar concern in the world. They make every description of hammered shafting, bar iron, and heavy forgings, but give especial attention to tender and car axles, equalizing bars, locomotive driving shafts, and frames—a class of work demanding extraordinary accuracy and strength. Their products, large in quantity and of unquestioned superiority, are in fast increasing demand, and are extensively used upon the railroads and in the machine shops of New England and New York.

The car axle above represented stood the following test: A 1,610 pound weight dropped on the center three times from a height of 10 feet, and 54 times from a height of 15 feet, being 52 blows more than the required standard test.



WORKS OF CHAPMAN VALVE MANUFACTURING CO., INDIAN ORCHARD, MASS.

INDIAN ORCHARD.

THE village of Indian Orchard, situated on the Springfield & Athol railroad six miles east of Springfield, in the town of Springfield, is a quiet but extremely pleasant place of about 1,400 inhabitants. It is a manufacturing center of some importance, shipping heavily of steam valves and similar products, and hitherto of cotton goods, though at present that industry is not so prosperous as formerly.

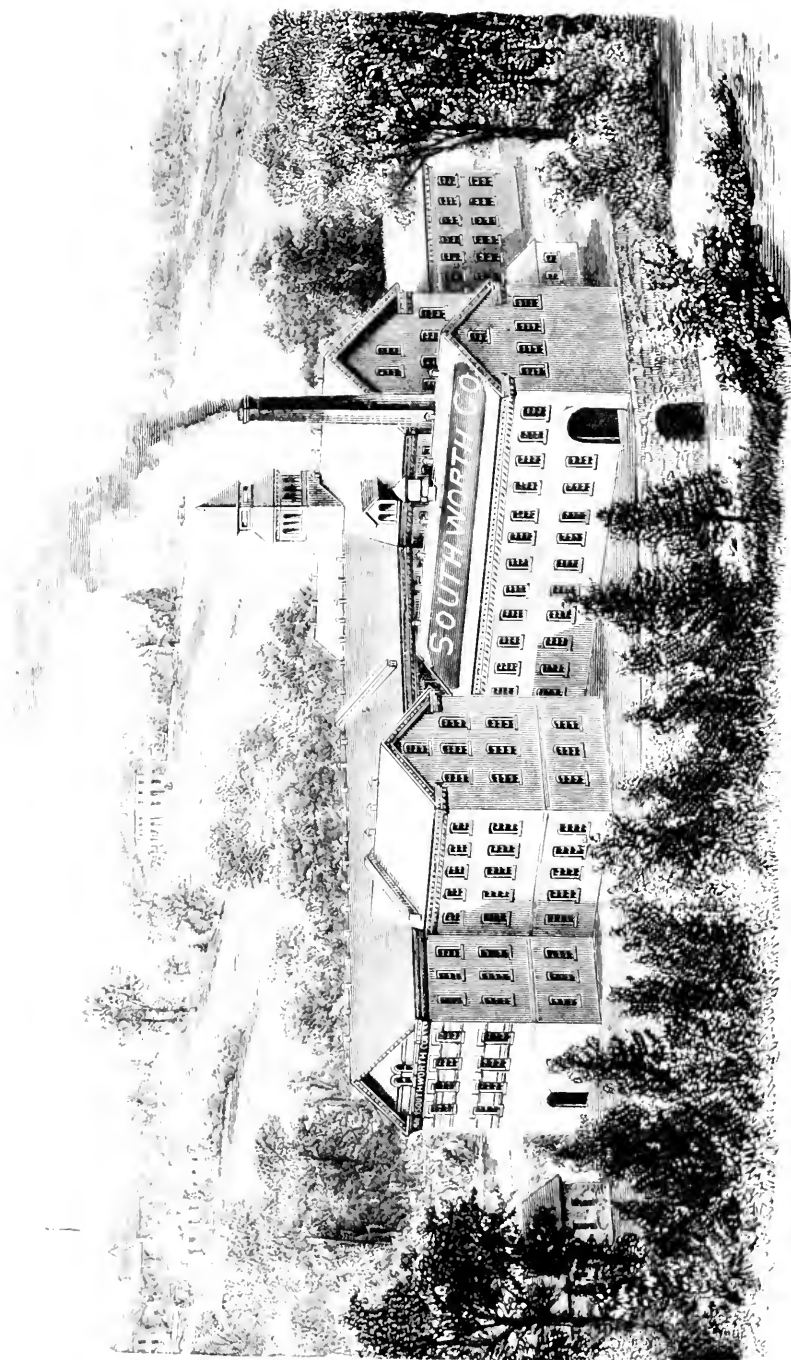
CHAPMAN VALVE MANUFACTURING CO.

Joseph W. Smith, President; Samuel R. Payson, Treasurer; Jason Giles, General Manager—Manufacturers of Valves and Gates for Water, Gas, Steam, Oil, Ammonia, Acids, etc., and Post and Flush Gate Fire Hydrants—Works, Indian Orchard; Treasurer's Office, No. 72 Kilby St., Boston.

The story of the Chapman Valve Mfg. Co. is one of struggles and triumphs. To quote their own language: "Starting fourteen years ago, under the adverse circumstances of 'hard times,' and a thoroughly equipped list of competitors in the valve and hydrant business, we believed that the 'Chapman,' if honestly built, was in the end sure to win the favor of the public in its general principles of construction and adaptability for all general uses to which a straightway valve or fire hydrant may be applied. The verdict of the public after these fourteen years, without solicitation of trade on our part to any extent, has obliged us, in order to meet the demands of the trade, to enlarge from time to time, until now we have the largest and best equipped works in the country for the manufacture of these goods." Combined simplicity of operation, superior material and workmanship, durability, and interchangeability of parts—the best work at fair cost—and straightforward, upright business methods, have brought to this company, as it invariably does to those who work on the same plan, public confidence, a steadily increasing patronage, and prosperity.

The company's line of products is quite comprehensive and embraces valves for all purposes—composition steam and water valves, screw or flange ends, with stationary, rising, or sliding spindle and lever; Bibb valves; composition hose valves; automatic drip valves for railroad water pipes, fire stand pipes, etc.; service valves for water-works; gas, oil, and ammonia valves for light and heavy pressure; iron-body screw-top, steam, and water valves, $\frac{1}{2}$ to 4 inches; iron-body bolted-top steam and water valves, $2\frac{1}{2}$ to 48 inches, with inside or outside screw and yoke or compound screw; heavy pressure valves for pumps, hydraulic mining machinery, oil pumping lines, etc.; gas, oil, and ammonia valves of iron, $2\frac{1}{2}$ to 48 inches; iron-body gas gates with bolted top, bell or spigot ends; long-end gas gates; iron-body water gates, composition mountings, bolted tops, bell or spigot ends, 2 to 48 inches; large water gates with gearing, with or without by-pass relief; natural gas valves for light and heavy pressure; the Chapman gate fire hydrant with or without independent valves for each outlet or hose nozzle; the same with independent valves for steamer outlets; heavy companion flanges; ammonia valves for medium pressure, all iron, with special Babbitt seats and packing rings, etc. An illustrated descriptive circular and price list is forwarded on application.

As already intimated, the Chapman Valve Manufacturing Company was incorporated in 1875. The capital stock at this time is \$400,000, and the works at Indian Orchard—illustrated herewith—are the most extensive of the kind in the United States; the buildings, including machine and blacksmith shops, three stories, 50 x 200 feet; boiler room, one story, 50 x 85 feet; iron foundry, one story, 60 x 184 feet, with annex, 25 x 112 feet; brass foundry, one story, 85 x 100 feet; pattern shop and storehouse, one story, 40 x 90 feet; finished goods warehouse, one story, 35 x 98 feet; two one-story raw material warehouses, 25 x 150 and 20 x 60 feet; two-story office, 35 x 35 feet; stable, 25 x 60 feet, and hose house, 13 x 25 feet—all brick. In addition to this they are just completing an extension to machine shop, 128 x 50, and a new boiler and engine room, 60 x 34. The machinery equipment, first-class and much of it unique, is driven by two steam engines, one of 75 horse power, and one of 40 horse power, and 200 skilled and unskilled workmen are employed. The valves made here are in general use all over the United States, and are largely exported to Canada, Great Britain, Central America, Australia, Japan, China, and other foreign countries. President Smith resides at Andover, and Treasurer Payson at Boston. General Manager Jason Giles, a practical mechanic of many years' experience in valve construction, has immediate charge of the works.



WEST SPRINGFIELD.

THE town of West Springfield, the original settlement of William Pynchon, and the site of the first house ever erected by white men in the Connecticut valley above Windsor, Conn., was incorporated February 23, 1774, and is bounded on the east by the Connecticut river, on the west by the town of Westfield, on the north by the town of Holyoke, and on the south by the town of Agawam—the Westfield river separating it from the latter. The Boston & Albany railroad passes through the town, and it is two and a half miles from the Union station in Springfield to the village station at West Springfield. Population of town and village about 2,000. Power in abundance is obtained from the Westfield river, and great quantities of high grade paper, flour, feed, etc., are manufactured here. West Springfield is a quiet, shady place of residence, easily accessible by steam and horse cars, and many Springfield business men and mechanics make their homes here.

SOUTHWORTH COMPANY.

John H. Southworth, President; H. W. Southworth, Treasurer—Manufacturers of Superior Bankers' Linen, Linen Ledger, Linen Bond, Linen Vellum, and Extra Super Writing Paper—West Springfield; P. O. Address, Mittineague, Mass.

The name of Southworth has been identified with the manufacture of fine linen papers here for half a century. The old mill on the Agawam was erected in 1839, and from first to last produced high-grade papers exclusively. The present mill, erected in 1880 and herewith illustrated by front and rear views, is one of the most complete and perfect in all appointments ever designed and constructed. The main building is of three stories, 60 x 150 feet, with two-story L, 40 x 40 feet, three-story engine-room, 32 x 106 feet, from which juts the three-story finishing department, 84 x 90 feet; the machine-room is 32 x 96 feet, the bleaching-room 41 x 47 feet, the boiler-house (containing a forty-horse-power steam engine) 32 x 46 feet, the whole lighted by gas and heated by steam. Across the canal is the rag warehouse, 32 x 80 feet, reached by a bridge. One hundred and thirty people find employment in the various departments, and the average output is two tons per day. A specialty for which this house is distinguished is its unequaled bankers' linen papers, white and blue, ruled and laid, with envelopes to match.

The Southworth Company was awarded the grand medal at the Philadelphia Centennial Exposition, and controls an appreciative trade. The company's "Complete Tablet," a tablet of high grade paper with a box of envelopes attached, is a new departure in stationery that has added to the already established reputation of the company.

AGAWAM FLOURING MILLS.

Frank L. Worthy & Co., Manufacturers of Flour—Commission Merchants and Dealers in Feed, Grain, and Hay—West Springfield.

Wheat-growing on a large scale is no longer profitable in New England, and the milling industry has followed the agricultural specialty upon which it is dependent to the Northwest. Nevertheless we occasionally find a well-equipped and busy mill even in Massachusetts, and one of the largest and best of these is the plant of Frank L. Worthy & Co. at West Springfield, known as the Agawam flouring mills—a frame structure of three stories, 80 x 15 feet, with storage warehouse, 30 x 60 feet—erected by Mr. J. L. Worthy in 1888, who installed his son as manager June 1, 1885, himself assuming the position of "Co." or silent partner. For many years the elder Mr. Worthy conducted a flour, grain, feed, and hay store on Hampden street, Springfield, and is now president of the Worthy Paper Company at Mittineague. Mr. Frank Worthy was formerly with the Springdale Paper Company, and now travels almost

constantly in the interest of the mills, his territory extending as far east as Boston, and west to Pittsfield.

The equipment of the mills is first-class, and the firm produce large quantities of choice flour and mill feed. They are also heavy dealers in grain and hay, and fill orders for shipment to all railroad points at short notice, and on reasonable terms.

Frank L. Worthy & Co. make leading specialties of Graham and rye flour, and do a general commission business.

AGAWAM.

THE town of Agawam—the original settlement of William Pynchon and his confrères—is the extreme southern town of Hampden county on the west bank of the Connecticut, the State line forming the southern boundary, the towns of Westfield and Southwick lying to the west, and the Westfield river and West Springfield to the north. Agawam is a fertile and populous town, the low-lying farming lands being relieved by rugged hills in the western and northern parts. The territory embraced in its limits formed at an early day a portion of the town of Springfield, and later of West Springfield, but was incorporated under its present name by act of the Legislature, May 17, 1855. Excellent water power is supplied by the Westfield river and Three-mile and Still brooks.

The manufacturing village of Agawam (Mittineague post office) is a neat and prosperous place, reached by means of the Boston & Albany railroad and street cars from Springfield, passengers leaving the cars at West Springfield station and crossing the river by means of a substantial public bridge.

WORTHY PAPER COMPANY,

Manufacturers of Writing Papers—Agawam, Mass.; P. O. Mittineague—J. L. Worthy, President; Geo. L. Wright, Treasurer; Geo. L. Wright, Jr., Agent.

The manufacture of paper is an industry that for some unexplained reason seems to have established its principal habitat in Central Massachusetts, and grows in importance with the development of the country at large. Prominent among the representative houses hereabout devoting their energies to the production of fine writing and ledger papers is the Worthy Paper Company, whose extensive and magnificently equipped mill is situated on the northwest bank of the Agawam river, adjacent to the Boston & Albany railroad tracks, in the town of Agawam. The main structure is of brick, four stories, 50 x 120 feet, with two-story L, 50 x 80 feet, and wing of three stories, 40 x 40 feet. The equipment comprises, besides the usual dusting, grinding, and macerating appliances, a big turbine wheel operated by water-power, a 150-horse-power steam engine to supplement the wheel, and a ten-horse-power electric motor. Everything about the plant is of the best, and embraces all late valuable improvements. Sixty people are employed, who receive \$2,200 a month in wages, and the capacity is two-and-a-half tons of finished goods per diem.

It is hardly necessary to dwell upon the quality of the Worthy Company's papers, which are confined to two varieties only—fine writing and fine ledger. They are favorably known to the trade, and to consumers throughout New England and the Western States, and their superiority of material and finish, extraordinary smoothness and strength, and other good qualities are the subject of comment wherever introduced. That they sell well is shown by the fact that the mill is run to its full capacity day and night, except Sundays, the year round.

President J. L. Worthy is a wealthy, enterprising, and highly-respected citizen of West Springfield. Treasurer George L. Wright, a native of Willbraham, resides at Agawam. Agent George L. Wright, Jr., was born in Berkshire county. The post-office address of the Worthy Paper Company is Mittineague, Mass.

WESTFIELD.

THE town of Westfield, known to a former generation as Woronoak, is one of the largest in Hampden county, bounded on the north by the town of Southampton, Hampshire county, on the south by the town of Southwick, on the east by the towns of Holyoke, West Springfield, and Agawam, and on the west by the towns of Montgomery and Russell—all in Hampden county. The Westfield river, running from west to east, divides the town into two nearly equal parts, and the Little river empties into the Westfield within the town limits. The Boston & Albany railroad follows the course of the Westfield river, and forms a junction at the village of Westfield with the New Haven & Northampton and Holyoke & Westfield railroads. The land is for the most part level and quite sandy—the bed of a former lake—and is bounded to the north and west by ranges of low hills. Mount Tekoa is the loftiest elevation in the town, and commands a magnificent view in all directions for a distance of seventy miles.

It is supposed that the first white settlement here was made by adventurers from Connecticut, previous to 1641. The claim of Massachusetts was conceded in 1649, and permanent settlement was made and a trading post established about 1662, Captain John Pynchon of Springfield having a monopoly of the business under license from the General Court and buying all the furs offered by the Indians. He also purchased for the settlers the first lands transferred by the aborigines. The town was incorporated in 1699, and to the present day the local government of town and village is vested in a board of selectmen presided over by a moderator, and all local legislation is transacted in town meeting.

The village of Westfield—population 9,000—is situated nine miles west of Springfield, and is an important industrial center, the products embracing whips of every description in vast numbers, writing and printing papers, steam and hot air heating apparatus, machinery, pianos, piano legs and parts, church organs, furniture, cigars, cigar boxes, carriages, lumber, thread, cotton waste, undertakers' supplies, etc. A dam across the river and several canals furnish a superior water power in abundance, while the several railroads already named provide ample transportation facilities.



SOLDIERS' MONUMENT.

The village is a delightful place of residence, the streets broad, well shaded, and improved, lighted by electricity, clean and tidy. The public buildings, churches, factories, and business blocks are above the average in size and style, and a tasty soldiers' monument, herewith illustrated, fronting Park Square (a lovely grove in the center of the village), is the pride of the people.

Banking facilities are fully adequate to all present requirements. Of banks of issue and discount there are two—the First National, capital \$250,000, and the Hampden National, capital \$150,000, while the Westfield and Woronoco savings banks have combined deposits amounting to more than \$1,500,000.

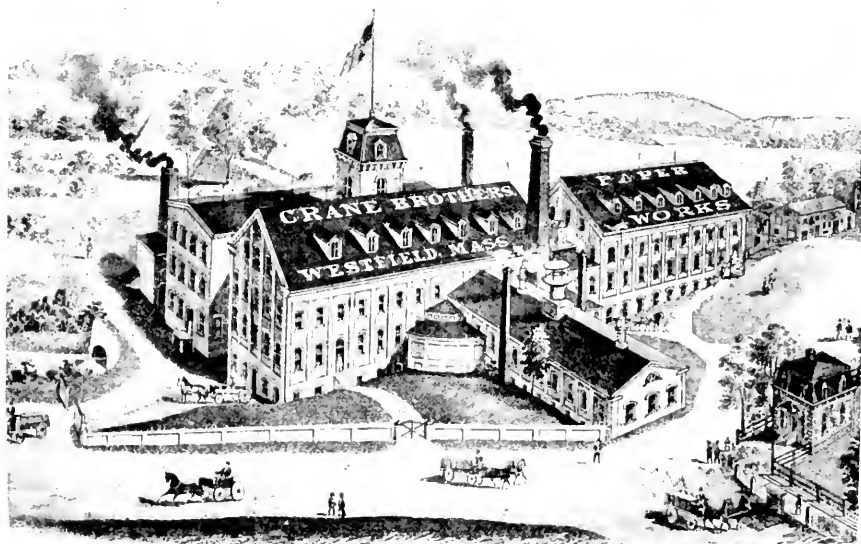
Education of the masses is carefully looked after, and numerous primary, grammar, and high schools provide for the training of the young, an excellent public library supplying the people with entertaining and instructive reading matter. Well-managed police and fire departments provide for the public security.

Taxation is moderate, though receipts and expenditures are large, as is shown by the treasurer's report for the year ending February 1, 1888: Cash on hand February 1, 1888, \$18,600.05; receipts for the year, \$168,486.21; disbursements, \$165,714.91; unexpended balance, \$21,371.35.

CRANE BROTHERS,

Manufacturers of Linen Ledger, Record, Letter, Note, and other Papers.

J. Arthur and Robert B. Crane, whose superb ledger and record papers are the recognized standards of their class, and in steadily increasing demand everywhere, are paper-makers by descent, their grandfather, Zenas Crane, having built the first paper mill at Dalton, Mass., in



which their father, James Crane, and they in turn, mastered the rudiments of the trade—for the best knowledge of the art fifty or sixty years ago was merely rudimentary as compared to the perfection to which it has since been brought. Coming to Westfield in 1868, the brothers purchased a small new mill just completed by Stiles & Sibley for the manufacture of manila

papers, and after some delay required in making necessary alterations and additions, and the introduction of new improved machinery, began the production on a modest scale of fine linen writing papers, at the same time devoting a good deal of attention in an experimental way to the improvement of ledger and record papers, with the ultimate object of making this class of goods their leading specialty. It was up-hill work at first, but gradually the superior quality of the new papers made for them a slowly broadening market, sales augmented, and eventually their trade became so well established as to require no particular effort upon the part of the firm to boom an article the transcendent merits of which are apparent at a glance to any one competent to form an intelligent opinion. The extra good quality of their other products had, however, in the mean time created for them a reputation as wide as the continent, and, the capacity of the original mill being insufficient to meet the requirements of the trade for all of their varieties, the firm decided upon the erection of a new mill—the “Glen” mill—about a mile above Westfield on the Little river, a branch of the Westfield river, to be devoted exclusively to the manufacture of the famous “Warranted All Linen” and “Japanese Linen” brands of writing papers. The old, or “Japanese,” mill is situated upon the Westfield river about a mile above the town. Each plant is complete in itself, arranged to run by water power, but provided with steam engines to supplement and replace the natural element in case of drought or accident. Both are shown in our cut, reproduced from the *Paper World* of December last, to which we are indebted for the appended information concerning equipment and some of the processes. The Glen mill has one Fourdrinier machine and five rag engines, and has a capacity of a ton and a half a day. The water power is utilized by means of two Hercules wheels of 150 horse-power, and these are supplemented by a 125-horse-power Harris-Corliss steam engine, to be used when the water is low. All the rags for both mills are cut at the Japanese mill, and all the paper made at both mills is finished there, so that the first and last processes are under the immediate superintendence of Mr. J. A. Crane, who devotes his time exclusively to the business of the mills and the sale of the famous ledger and record papers. The new mill was built and occupied in the autumn of 1886, and has been ever since run to its full capacity upon the specialties for which it was designed. During 1888 mill No. 1 (the “Japanese”) was overhauled and greatly improved. A new Fourdrinier part was put into the machine, together with new screens, and the machine was removed to a newly fitted room designed expressly for it. Seven new rag engines prepare the material for the big stock chest that feeds the pulp to the machine, and a new sizing-room is also among the improvements. With these improvements they have as good facilities for making ledger and record papers as any of their competitors. The capacity of the concern has been more than doubled within two years. The power at No. 1 mill is supplied through three Leffel water-wheels of 225 horse-power, and a Buckeye steam engine is on hand for use in case of a failure of the water power. The mills are lighted with incandescent electric lamps. The excellent qualities of the Crane Brothers’ papers are attained by the most thorough and painstaking attention to detail, which begins when the rags enter the mill, and ends only when the finished paper is in the hands of the buyer. Only the finest white rags, cut by hand, are used for all the brands of paper made, and incessant and unrelenting vigilance at every step is the price of the quality of these papers. The water is brought from springs in the neighboring hills and conducted in pipes to the mill, where it is carefully filtered to make assurance of purity doubly sure. Washed in these waters the pulp attains a remarkable degree of cleanness and snowy whiteness. When the pulp goes into the stuff-chest it represents the sum of all that human knowledge, patience, ingenuity, and watchfulness can do toward the preparation of the material for a paper that shall be clear, even, and solid in its substance, strong in its fiber, with an easy writing surface, and, what is of great importance in ledger and record books, capable of erasure without destruction of the writing surface; and it is one of the achievements on which Crane Brothers especially pride themselves that an erasure on their ledger and record paper requires no pomace or rubbing to smooth it for rewriting. The ledger and record papers are made in all the standard sizes and weights, from 15 x 19 inches, and weighing 22 pounds to the ream, through the different sizes and weights of demy, medium, royal, super royal, elephant, imperial, double cap, double demy, double medium, double royal, colombier, atlas, and double elephant, the latter 27 x 40 inches and weighing 125 pounds to the ream, while a still larger and heavier size is antiquarian, almost as thick as cardboard, 31 x 53 inches and weighing 200 pounds per ream.

Crane Brothers are also proprietors of the celebrated “Wolf Pit” stock farm.

FIRST NATIONAL BANK OF WESTFIELD.

M. B. Whitney, President; C. I. Snow, Vice-President; Henry Hooker, Cashier—Elm Street.

The history of the First National dates back to the establishment of the old Westfield Bank, a State institution chartered in 1851. The bank, under its present nomenclature, was organized in 1864, and a year later the consolidation was consummated, when, with a combined capital of \$250,000, the concern was launched upon a career of usefulness and prosperity

that has steadily augmented and widened up to the present moment, with flattering prospects of still further growth in beneficent power and influence. Many of the flourishing industries of Westfield owe no small part of their success—some of them, perhaps, their very existence—to the liberality and public spirit of the First National's officers and directors, whose every act, while tempered with sound conservatism, has ever been characterized with a high regard for the general welfare and a desire to encourage in a substantial manner the establishment and prosecution of legitimate industrial and commercial enterprise. The first president of the Westfield Bank was William G. Bates, still remembered for his many acts of generosity and lofty personal character, while Cutter Latlin was the first president and G. L. Latlin the first cashier of the First National. The original capital of the first was \$100,000, of the latter \$450,000.

The First National is well housed in the commodious two-story brick building originally erected for and occupied by the old Westfield Bank on Elm street, somewhat altered and improved to meet modern requirements. Here a general banking business is transacted, including the care of deposits, the making of loans on approved paper, discounts, collections, the issue of drafts, exchange, and letters of credit, and, in a word, the performance of every legitimate banking function. Subjoined is the latest official report to the Comptroller of the Currency, of date September 30, 1889:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$252,553 71	Capital stock paid in.....	\$250,000 00
Overdrafts.....	6 62	Surplus fund.....	52,000 00
U. S. bonds to secure circulation.....	250,000 00	Undivided profits.....	17,043 51
U. S. bonds on hand.....	60,000 00	National bank notes outstanding.....	215,000 00
Due from approved reserve agents.....	120,457 11	Dividends unpaid.....	2,075 00
Due from other national banks.....	3,351 65	Individual deposits subject to check.....	10,743 22
Real estate, furniture, and fixtures.....	9,000 00	Demand certificates of deposit.....	7,283 05
Current expenses and taxes paid.....	2,100 33	Due to other national banks.....	23,222 20
Premiums paid.....	22,077 13	Due to state banks and bankers.....	23,370 54
Checks and other cash items.....	2 10		
Bills of other banks.....	2,085 00		
Fractional currency, nickels, and cents.....	97 64		
Specie.....	17,830 30		
Legal tender notes.....	6,125 00		
Redemption fund with U. S. Treasurer 15 per cent. of circulation.....	\$700 00		
Total.....	\$711,170 52	Total.....	\$711,170 52

THE TEXTILE MANUFACTURING COMPANY.

Erastus Collins, President; Albert S. Atkins, Vice-President; John C. Brooks, Treasurer; L. H. Pease, Assistant Treasurer; S. B. Campbell, Secretary—Manufacturers of Fine Casket Hardware—No. 171 Elm St.

Improvement is the order of the day, and this holds good in mortuary appliances as well as in those more intimately relating to the wants of this world. Within the memory of men now living it was considered sufficient for even the rich that the breathless clay should be consigned to the tomb encased in a neat cherry coffin unornamented save perhaps with a brass or silver plate bearing the name and age of the deceased. Now all this is changed, and the trappings of sorrow outrival in sumptuousness and cost those of joy. Such is the demand of the time, and whenever there exists a demand for anything made by hands it is certain to be supplied. Of recent years there has been a steady advance in the manner of decorating the coffins and caskets of the dead, and one of the most appropriate and decorous of the changes made was in covering the handles with textile materials in keeping with the purpose for which they are designed, thus avoiding what must have often appeared a barbaric display of glittering silver. The Textile Manufacturing Company of Westfield is the leader in this reform, and its beautiful goods have come into general use wherever introduced. Leading funeral directors everywhere have united in their adoption, and sales have rapidly increased since the company's establishment in 1880 with a modest capital of \$50,000, until last year's output, distributed all over the Union, east, west, north, and south, amounted in value to \$270,000, with a prospect of greatly exceeding that sum for 1890. The goods are familiar to the trade, and require no detailed description; suffice it to say that they are the handsomest, the most substantial, and the most acceptable in every way ever offered.

The company's plant is located in the Power Company's building, No. 171 Elm street, occupying three floors, each 50 x 150 feet, with thirty-foot l., the whole heated by steam, lighted with gas, and the office elegantly finished in hard woods. The machinery outfit is complete, and seventy-five superior skilled hands find the means of a liberal livelihood in the works, the pay-roll averaging \$1,000 per week. Five men travel for the house, and their sales are sufficient evidence of the industry and tact that characterize their operations.

JOHN C. SCHMIDT & CO.,

Manufacturers of Whips and Lashes of every Description—Importers and Dealers in Rattan, Whip Material, Holly and Fancy Whip Sticks—Nos. 42 to 48 Arnold Street.

It is twenty-three years since Mr. John C. Schmidt began the manufacture of whips in this city, and he has always done a good and growing business. In 1887 the present firm was established, composed of Messrs. John C. Schmidt and R. H. Austin. Both members are practical whip makers, both are enterprising and industrious, and the firm of John C. Schmidt & Co. is fast coming to the front as one of the best known and most reliable in the country. The upper floors of the buildings, Nos. 42, 44, 46, and 48 Arnold street, each 24 x 48 feet, are occupied for factory purposes, and are fitted up with the latest improved machinery appropriate to the making of whips and lashes of every description, a fine twelve-horse-power steam engine furnishing the motive power and the concern giving employment to about thirty trained work people, males and females.

Messrs. John C. Schmidt & Co. are also extensive importers of rattan and whip materials, and deal largely in holly and fancy whip sticks, which they supply to the trade in quantities to suit at lowest market prices. Their goods, both raw and manufactured, are of the highest grade, and sales are large and steadily increasing, transactions for the past year exceeding \$50,000. Mr. Schmidt is a German by birth, while Mr. Austin is a native of this Commonwealth.

W. WARREN THREAD WORKS,

Manufacturers of Spool Cotton, Threads, Cords, and Yarns—Importers of Linen Thread in Skeins, Hanks, and on Spools, and of English Holly Stocks, Rough and Finished—Nos. 1, 3, 5, and 7 N. Elm St.

Vast quantities of the better grades of thread, cord, and yarn are consumed in the manufacture of whips, and Westfield being the great leading center of that industry, no more favorable location could be found for the establishment of works for making the varieties of this material in greatest request. This was the idea that actuated Mr. William Warren when, in 1881, he decided to engage in the business at this point. The venture proved immediately and decidedly successful in the spool cotton department—so much so that it was in 1888 determined to enlarge the works, invest more capital, and extend the scope of operations in all respects. Originally the premises occupied consisted of a single three-story frame structure, 25 x 70 feet, but upon the admission of Mr. W. P. Warren last year and the adoption of the present style extensive additions were made—one of three stories, 35 x 50 feet, at the north end of the former structure, and a one-story dye-house, 40 x 60 feet, at the rear. Across Elm street is the stock-house of one story, 30 x 50 feet, while the mill, commodious and well equipped, is situated on the river bank. The machinery is run by water power, a thirty-five-horse-power steam engine being held in reserve for use when the water is low. Forty operatives, clerks, etc., are employed here and two capable salesmen on the road, and the output must be very large.

Besides manufacturing every description of spool cotton, cords, thread, and yarns for whip-making and kindred uses, the Warren Thread Works are also importers on a heavy scale of polished threads and Swiss linen threads in skeins, hanks, and on the spool, and of rough and finished English holly stocks. Orders in large or small quantities are promptly filled for local delivery or shipment at lowest prices and with the choicest goods.

Mr. Warren was the first business man in Westfield to light his factory by means of electricity generated on the premises. His residence is said to be the only one in the State lighted by the same means, water-power being used for the private dynamo.

EMMONS HOWARD,

Church Organ Manufacturer—No. 344 Elm St.

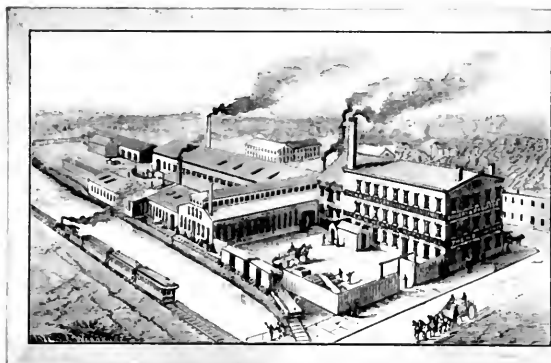
The manufacture of church organs has reached a point of wonderful perfection, and American designers and builders are in the lead in this as in other branches of mechanical art. Among the most successful of the newer ventures into this field is Mr. Emmons Howard, a recognized master of organ construction, formerly employed by celebrated makers in this vicinity, and who established himself on his own account at No. 344 Elm street in 1883, since which comparatively recent date he has made for himself a superb reputation at home and abroad, and built, along with his superior organs, an excellent and growing business that covers all of New England and extends into adjoining territory.

Mr. Howard's establishment is a large one, requiring for its accommodation a substantial three-story frame building, 50 x 70 feet with 30 x 50-foot one-story L. Seven hands—among them several of the finest workmen in the United States—are employed, and all are kept busy on orders for new instruments, remodeling, and repairs.

THE H. B. SMITH COMPANY.

J. R. Reed, President; A. Mercer, Vice-President; P. C. Smith, Treasurer—Manufacturers of Apparatus for Heating by Steam or Hot Water—Boiler Works Cor. Main and Basin Sts.; Radiator Works, North Elm St.; Office and Ware-rooms, No. 137 Center St., New York.

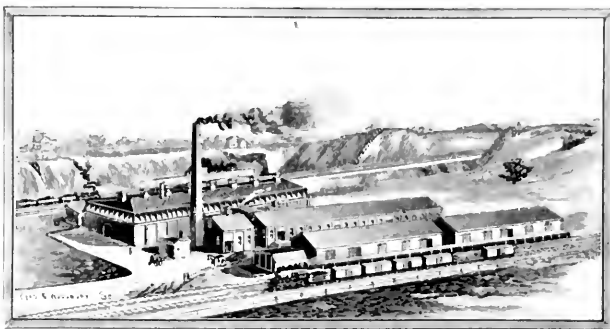
H. B. Smith and the late Edwin Smith began the manufacture of steam and hot water heating apparatus as long ago as 1853, the works at first being of quite modest dimensions,



consuming, in fact, less than a ton of iron per day. They devoted their entire time, labor, and talents to improving and increasing the product, and gradually the plant was enlarged, and the scope of operations extended until at this time the works, located at Westfield, comprise two distinct establishments. The original shops and foundry are situated alongside the tracks of the New Haven & Northampton division of the New York, New Haven & Hartford railroad on Main street, and consist of the machine and finishing shops building, of

brick, three stories, 60 x 100 feet; a one-story brick foundry, 100 x 125 feet, running two cupolas of thirty tons combined capacity; a two-story brick warehouse, 50 x 140 feet; a one-story fitting shop in rear of the foundry, 60 x 100 feet; a one-and-a-half-story office, 25 x 50 feet, and a storehouse, 50 x 125 feet—the whole lying on both sides of Basin street, and covering in all, with sheds and appurtenances, about two acres of land, lighted throughout by electricity, heated by steam, and employing one hundred and seventy-five mechanics and helpers. The new works, erected in

1885 and illustrated here-with, are situated in the northern suburb, lying between Elm street and the Northampton branch of the New York, New Haven & Hartford railroad, with which they are connected by a private switch, as are also the shops above described. The new plant comprises a superbly appointed foundry 70 x 200 feet, with two cupolas, a machine shop 10 x 200 feet, and warehouse for storage of finished goods 35 x 500 feet, all of brick,



except storehouse, with engine and boiler-house, sheds and all requisite appurtenances. Two hundred men earn a livelihood at this establishment, and the entire force at both places is about four hundred. It will thus be seen that the manufacturing capacity is immense, the facilities unsurpassed, and delay in the filling of orders seldom if ever necessary.

The H. B. Smith Company as now constituted was organized and incorporated in 1879 with a paid-up capital of \$125,000; J. R. Reed, president; Andrew Mercer, vice-president; P. C. Smith, treasurer. Moses P. Breckenridge (inventor of the automatic air valve that bears his name) is superintendent of the works. President Reed and Treasurer Smith reside in Westfield, and Vice-president Mercer, living in Brooklyn, has charge of the company's office and ware-rooms at No. 137 Center street, New York.

We have not space to fully describe the heating apparatus made by this company; suffice it to say that it is all constructed upon scientific principles and is pronounced by competent experts incomparably the most perfect on the market. The specialties include the Reed radiator, Union radiator, Whittier radiator, Gold boilers, Mills boilers, Mercer boilers, Globe boilers, "O K" boilers Breckenridge's automatic air valves, and Gold's pin indirect radiators in regular patterns for steam and water, the Utica pattern, and fitted with R. & L. nipple connections. Send for illustrated catalogue.

WM. PROVIN,

Whip Manufacturer—Dealer in Cigars, Furs, Skins, etc.—Elm St., adjoining Power Company's Building.

This is one of the oldest whip manufacturing establishments in Westfield, founded in 1849 by William Provin, senior, upon whose decease in 1884 the business reverted to his son, the present proprietor. The premises comprise Mr. Provin's own handsome four-story brick building, 44 x 70 feet, on Elm street, of which he occupies the first floor and basement only, renting the second, third, and fourth to others for manufacturing purposes. While an extensive producer of whips in all styles, he is enabled to give undivided attention to the commercial features of the trade and of those callings in which he is interested—the handling of cigars and the purchase of furs and skins for shipment to Boston and New York. Employing six men, he keeps two fine teams on the road in New England and the Middle States, carrying whips and cigars to all accessible points. Those who would infer that his trade is necessarily of a limited character would be mistaken, transactions averaging \$40,000 per annum.

Mr. Provin is a prominent citizen of more than local fame. His manhood's career began with his enlistment, early in the late civil war, as a private in the Sixty-second New York (Anderson's Zouaves), receiving an honorable discharge eighteen months later for disability. He is a member of the G. A. R. He was also a member of the State Council of Administration, is treasurer of the town Water Board, and served in the Legislature during the terms of 1886, 1887, and 1888.

HAMPDEN NATIONAL BANK OF WESTFIELD, MASS.

L. R. Norton, President; James Noble, Jr., Vice-President; Charles L. Weller, Cashier—Main St.

The old Hampden Bank was the pioneer financial institution of Westfield, organized under the State banking law Monday, August 29, 1825, when the board of directors having met at the residence of David H. Merwin, James Fowler was chosen president. The board itself was composed of James Fowler, Simeon Collins, Thomas Sheldon, Ira Veamans, Thomas Ashley, Abner Post, and Augustus Collins, not one of whom survives. From the first the Hampden Bank was a useful and successful institution and conferred many substantial benefits upon the community. The capital stock was \$100,000, and the management was such that in the various monetary crises that occurred during its history the Hampden always came forth unscathed and stronger than ever. In 1865 the concern was reorganized and chartered as a National bank, with paid-up capital stock to the amount of \$150,000, and its subsequent career has reflected honor alike upon its past record and the conservative yet enterprising spirit of its management. As reorganized E. B. Gillett was the first president and Royal Weller the first cashier. Reuben Noble succeeded to the presidency and filled the position ably and well until 1882, when Mr. L. R. Norton was elected. The other officers are named in our caption. The board of directors is exceptionally strong, comprising such influential names as L. R. Norton, James P. Cooley, Owen Rockwell, James Noble, jr., R. Noble, D. L. Gillett, Samuel Fowler, E. B. Gillett, and E. L. Sanford. President Norton was postmaster of Westfield under the Cleveland administration, and Cashier Weller is treasurer of the Woronoco Savings Bank, occupying a portion of the Hampden National Bank building—a substantial and handsome two-story brick structure on Main street, originally erected for the Hampden State Bank and remodeled for present purposes.

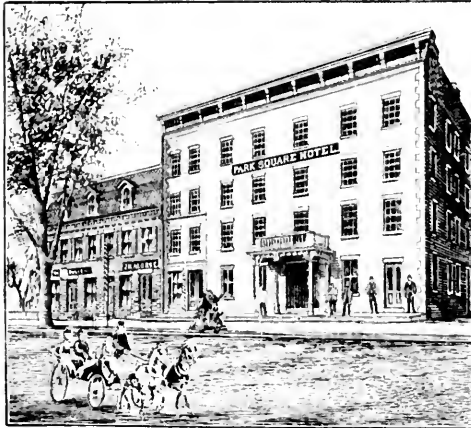
The Hampden National does a strictly legitimate business in deposits, collections, loans, discounts, exchange, drafts, etc., and is in a sound and flourishing condition, as witness the subjoined official report of date September 30, 1889:—

RESOURCES.	LIABILITIES.
Loans and Discounts..... \$313,644 87 Overdrafts..... 1,823 35 U. S. bonds to secure circulation..... 50,000 00 U. S. bonds on hand..... 25,000 00 Other stocks, bonds, and mortgages..... 30,000 00 Due from approved reserve agents..... 70,054 36 Due from other national banks..... 13,050 49 Real estate, furniture and fixtures..... 9,000 00 Bills of other banks..... 3,000 00 Fractional paper currency, nickels, and cents..... 131 47 Specie..... 17,505 60 Legal tender notes..... 2,000 00 Redemption fund with U. S. Treasurer 5 per cent. of circulation..... 2,250 00 Due from U. S. Treasurer other than 5 per cent. redemption fund..... 4,800 00	Capital stock paid in..... \$150,000 00 Surplus fund..... 70,000 00 Undivided profits..... 9,729 17 National bank notes outstanding..... 45,000 00 Dividends unpaid..... 975 00 Individual deposits subject to ch. ck..... 257,462 38 Demand certificates of deposit..... 1,000 21 Due to other national banks..... 2,779 84 Due to state banks and bankers..... 21,577 54
Total..... \$559,075 11	Total..... \$559,075 14

PARK SQUARE HOTEL.

Hagar & Squires, Proprietors—West Side of Park Square.

The traveler on business or pleasure who visits Westfield will naturally seek the shelter of a hotel to get rid of his accumulated dust and to refresh himself with a good meal or a night's rest before starting out to interview the manufacturers and merchants, or admire the beauties of the place. The Park Square Hotel, centrally situated and commanding a view of



the green oasis from which its name is derived, affords superior attractions and accommodations at reasonable rates, and enjoys a large share of both transient and permanent patronage, many ladies and gentlemen boarders making it their home, while it is a favorite home with the merchant traveler fraternity, for whose especial convenience handsome sample rooms are provided. The building, erected for hotel purposes many years ago, is quite roomy, four stories, brick, fifty feet front, one hundred and twenty-five feet deep, fitted up with tasty office, dining-room, parlors, and fifty sleeping apartments, comfortably and richly furnished throughout, warmed by steam, lighted by gas, quiet and pleasant. The rooms are clean, the beds and bedding tidy and inviting, and the table always loaded with the best the market affords. A livery stable near by and under the same management affords all necessary facilities in the way of

horses and vehicles for a drive about the city or in the adjacent country.

Messrs. Freeman S. Hagar and Samuel Squires have conducted the Park Square for nearly two years, coming hither from Greenfield. Mr. Squires is an experienced hotel man, while Mr. Hagar is a famous horseman, training fine animals for the owners.

J. P. FREEMAN.

Boarding and Livery Stables—Arnold St.

This is the old Taylor & Tyler livery and boarding stable, established many years ago, and to the management of which Mr. J. P. Freeman succeeded on removing here from Agawam in 1875. The premises, which belong to him, comprise a substantial two-story brick barn, 40 x 60 feet, with commodious sheds attached, and can accommodate a large number of animals and vehicles. At present Mr. Freeman has nine horses of his own, two hacks and one omnibus, besides keeping twelve boarders, among them the teams of the Adams Express Company. Seven men are employed; ample supplies of feed and bedding are provided; careful attention is given to all animals kept here, and merchant travelers and others in need of single or double turnouts for business or pleasure driving will find what they want at moderate charges by calling upon Mr. Freeman.

V. W. CROWSON & CO.,

Manufacturers of White and Colored Cotton Waste in all Grades—Union Ave.

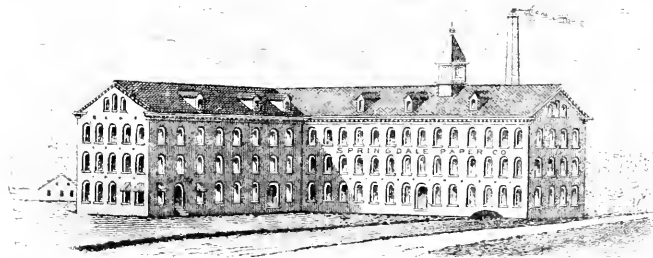
Westfield boasts one of the principal cotton waste factories in this country—that of V. W. Crowson & Co., established in 1865. The premises consist of a substantial two-story frame building forty feet wide and one hundred and fifteen feet long, fitted up with improved machinery. The first floor is devoted exclusively to manufacturing, while on the upper floor are the packing and baling department and storage warehouses. Six operatives are sufficient for all requirements, and five tons per day is the average output. A 100-horse-power boiler supplies steam for heating and for a fine seventy-five-horse-power engine that runs the machinery. The trade and consumers are supplied in quantities to suit, from a single bale to a car-load, at lowest market prices, and orders are promptly and faithfully executed.

The firm consists of Messrs. V. W. Crowson and J. B. Hill, the latter a resident of Long Island. Mr. Crowson lives here and is a prominent citizen, adding to his duties as manager of the waste factory those of town auditor. He has also filled, at various times, the positions of town treasurer, collector, and clerk, and is now treasurer of the Westfield Savings Bank.

SPRINGDALE PAPER CO.

B. D. Rising, President; J. E. Taylor, Treasurer; James Wallace, Manager—Manufacturers of Fine Writing Papers—Union St., Westfield; Post-office Address, Springfield.

The Springdale Paper Company, capital \$100,000, was organized January 13, 1882; the architect's plans were prepared a month later, and on the 15th of the ensuing December the



first finished paper was turned out. The site is that of the old Jessup & Lufkin "Woronoco" ledger paper mill, one and a half miles east of Westfield. A hundred-acre tract of land, with tenements, boarding-house, double dwelling for superintendent and clerk, two stock-houses, etc., were connected

with the original plant, and to this has been added another water privilege, which insures power from that source for three-quarters of the year. Our engraving gives a fair idea of the mill itself, the main building being 40 x 205 feet, with L 40 x 110 feet, with basement under the latter, and the entire structure is three and a half stories in height, substantially built of brick, amply lighted and well ventilated, paper engine-room 96 feet long, finishing room 72 feet long, and bleaching room 32 feet long, each 40 feet wide. A fine fifteen-horse-power steam engine is provided for the 76-inch Fourdrinier machine. Two 100-horse-power boilers, two dusters and a rotary bleacher of 6,500 pounds capacity, four heating engines and four sets of Harlow's self-feeding calendars form noticeable parts of the equipment. Automatic sprinklers are attached to the ceiling of every room in the building, and an abundance of pure water is obtained from two wells on the premises and from a spring through 400 feet of pipe. Two elevators furnish ready means of communication between the various floors. Eight drainers, 8 x 11½ x 32 inches, of ten tons' capacity each, an immense stuff chest, size-room, etc., attract attention, as do a 48-inch Cranston undercut, four 34-inch calendars, four 500-pound beaters, two 700-pound washers, and a powerful screw press. A "Victor" wheel with a 63-foot head of water supplies a portion of the motive power, which, however, is supplemented by a splendid 200-horse-power steam engine running in connection with the wheel, which is rated at 90 horse-power, and is supplied with water brought two and a half miles from Hampden ponds. It is three-quarters of a mile and all up hill to the nearest point on the New Haven & Northampton railroad, where this company have a private switch, from which extends a wagon road to the top of a knoll of nearly equal elevation with and 200 feet west of the mill, with which it is connected by two bridges, one above, the other below. Stock delivered by wagon and other needed materials are wheeled over the first, while the second furnishes ready means of egress for the employes, and in case of fire (which is hardly possible because of the complete system of automatic sprinklers already referred to) would serve the purpose of an effectual fire escape. Finished product is hauled direct from the ground floor over a level road to the cars at Westfield, one and a half miles, at a very low cost for cartage.

A curious feature, and one which excites admiration for its ingenuity, is the arrangement by which the boiler furnace, in the basement, is connected with the chimney, the latter 90 feet in height and built upon rising ground at some distance from the mill itself, to avoid danger from possible quicksands. An immense iron pipe laid at an elevation of 45 degrees forms the communication and is forty feet in length, making a powerful draft and giving better satisfaction than the ordinary plan of placing boiler and chimney foundation upon the same level.

The Springdale Paper Company makes only the higher grades of fine writing papers, in considerable variety, and has ready and remunerative sale for all it can produce.

C. N. STIMPSON & CO.,

Manufacturers of Carved Piano Legs and Lyres—No. 24 Canal St.

The piano trade in this country has long been engaged in a strong rivalry as to who shall excel, not only in the tone and quality of the instruments made, but in the richness and beauty of finish, and the carver has found therein a profitable field for the exercise of his taste and dexterity. In a word, the designing and making of carved piano legs and lyres has grown to the dignity of a distinct and important calling, and several extensive factories are located in various parts of the country. One of the largest and most successful of these is the establishment of

C. N. Stimpson & Co., of Westfield, started in 1858 on Clinton avenue. The old factory was destroyed by fire some years ago, whereupon the present extensive concern was erected, with entrance at No. 24 Canal street. The main building is a two-and-a-half-story frame, 30 x 50 feet, with block shop and turning shop at the rear, both of one story, the former 30 x 50 feet, the latter 15 x 20 feet, and each equipped with appropriate machinery for cutting and shaping. The designing and carving departments are housed in the front building, and several dry-houses occupy the quarter-acre lot adjoining. Forty skilled workmen are constantly employed; the weekly wages average \$250, and \$40,000 worth of artistic legs and lyres are produced annually for the use of American and Canadian piano makers.

Messrs. C. N. and H. C. Stimpson came to Westfield from North Dana many years ago. They conduct a wholesale piano and organ house at No. 402 Main street, Springfield, and retail branches at Northampton, Holyoke, and Westfield.

C. K. LAMBSON,

Furniture Dealer and Undertaker—Cor. Elm and Thomas Sts.

On entering the warerooms of Mr. Lambson we were surprised at the extent and variety of his stock, in surveying which one could easily imagine himself in a great city warehouse rather than in the store of an interior town, the eye resting upon furniture of every description. Here the more poor in purse may find suitable furnishings for his humble home, or the house-



holder with larger means may find furniture combining artistic elegance with usefulness, to equip his more pretentious mansion. Mr. Lambson has often said: "I would rather sell a large amount of goods at a small profit than a small amount with a large profit." He buys for cash and gives his patrons the benefit of the discount which he thereby receives. His business occupies the three-story brick building corner of Elm and Thomas streets. Two years ago Mr. Lambson lighted and cemented his basement, so that now he has four floors, 35 x 120 feet. These figures make it easy for one to comprehend the fact that he carries one of the largest stocks in the western part of the State.

Mr. Lambson, with his furniture business, also does undertaking. He has had a long and large experience. His stock of undertakers' supplies is unsurpassed.

Mr. Lambson has been engaged in the furniture and undertaking business for nearly thirty years. In spite of the many cares of a large business he has found time for interests outside, having been for years a prominent politician and serving for a long period on the Republican State central committee. He is also a trustee of the Westfield Savings Bank and president of the Pine Hill Cemetery Association.

AMERICAN CIGAR COMPANY.

W. H. Winchester, President; James Noble, Jr., Treasurer—Manufacturers of Fine Cigars and Dealers in Imported and Domestic Cigars—Cor. Thomas and Free Streets.

Among the largest and most prosperous cigar factories in New England is that of the American Cigar Company of Westfield, incorporated in 1873 with a paid-up capital of \$75,000. The officers are named above, and, with Messrs. Reuben Noble, D. C. Hull, and T. J. Wing, compose the board of directors—as capable and enterprising a body of business men as one could wish to find. The plant comprises their own three-story frame building, 80 x 150 feet, with two capacious cellars, at Thomas and Free streets, with which is connected by a bridge an adjoining two-story structure, 22 x 50 feet—the latter leased. There are fifteen departments in all, employing from 120 to 160 hands, and a ten-horse-power engine for operating the elevators, presses, etc., and the product, exclusively fine goods, is handled by jobbers generally in New England and the Middle States principally.

The company are also extensive dealers in imported and domestic tobacco, in which branch of business they control superior facilities, and are prepared to fill orders from the trade at short notice with choice leaf at lowest quotations.

J. A. LAKIN & CO.,

Importers and Dealers in Watches, Diamonds and Optical Goods, Jewelry and Silverware—Manufacturers of Lakin's Automatic Time Damper Regulator, and Lakin's Patent Standard Cyclometer—No. 35 Elm St.

"One step leads to another." The perfection of one idea or invention leads to others inevitably. The velocipede was the forerunner of the bicycle, and the bicycle, developed from an interesting toy into a useful means of every-day locomotion, has brought with it a whole train of needed accessories, not the least valuable and important of which is the Lakin patent cyclometer, capable of registering 2,500 miles, by means of which the rider may ascertain at a glance the exact distance he has traveled to the twentieth of a mile. This ingenious appliance is familiar to most cyclists, and requires no description. We need only say that as recently improved it includes a new anti-rattle bearing, and is beyond comparison the most perfect instrument of the kind ever made. The price is only \$10, and no cyclist can afford to dispense with it. Another of Mr. J. A. Lakin's valuable devices is the patent automatic time damper regulator, which saves all trouble and annoyance of attending the furnace dampers—no small consideration in cold weather, when it has hitherto been customary to hop out of a warm bed, hurry to the basement, open the draft, and creep back under the blankets half frozen. It saves fuel, time, labor, money, discomfort, and temper, and is an indispensable adjunct to any well-regulated home.

Messrs. J. A. Lakin & Co. are Westfield's leading jewelers, occupying the elegant store No. 35 Elm street, twenty-five feet front by one hundred feet deep, with workshop at the rear, where they manufacture the devices referred to above. They offer a superb line of watches and diamonds, solid gold jewelry, etc., of their own importation, and give prompt and skillful attention to repairs of all kinds. A visit to the establishment cannot but gratify the appreciative mind.

G. T. MOORE,

Manufacturer of Whips, Lashes, Steel and Manila Canes and Specialties—Power Company's Building.

Notable among those identified with Westfield's great industry is Mr. G. T. Moore, who established himself here in 1873 and has built up a fine business. Mr. Moore's factory and stock wareroom are located in the Power Company's building on Elm street, the former occupying three floors, 35 x 40 feet, and the latter one floor, 20 x 60 feet. His equipment of machinery is quite comprehensive and includes everything appropriate to the work to be performed in the manufacture of whips of all kinds, lashes, steel and manila canes, snaps and specialties pertaining to the trade, his facilities for covering, rolling, and finishing being of the best. Seventeen skilled operatives are employed, and the output is very large, going to jobbers and dealers all over the country.

Mr. Moore was born at Burlington, Vt., and is a practical whip-maker of many years' experience, giving personal attention to the management of his factory in all departments. This is a model plant, and everything made on the premises is first-class in materials, workmanship, and style.

AUSTIN BROS. & CO.,

Successors to O. Bruce—Dealers in Dry Goods and Notions, and Agents for Butterick's Patterns—Gowdy's Block, No. 68 Elm St.

The dry goods trade is well represented in Westfield, among others by Austin Bros. & Co., successors to O. Bruce, the latter having died in November, 1888. The present firm is composed of Messrs. C. F. and G. E. Austin and W. H. Russell, all born and reared here. Mr. Austin was for eight years connected with a leading Minneapolis dry goods house, but returned East to form this firm. The store is a commodious and extremely handsome one, 25 x 150 feet, and occupies the ground floor at No. 68 Elm street, Gowdy's block, one of the finest buildings in the city, three stories, constructed with an ornamental front of Philadelphia pressed brick, the store being provided with immense plate glass front show windows, massive counters and shelves and hard wood fittings throughout, and illuminated within by incandescent electric lights. Ten polite and obliging salespeople wait upon the public, and sales are very large, buyers flocking to this popular store from city and country. We shall not attempt a description of the stock, which embraces every conceivable article pertaining to the dry and fancy goods trade suited to this market. They are also sole agents for Butterick's patterns at this point, and will supply them to their customers in any desired quantity.

FAIRFIELD.

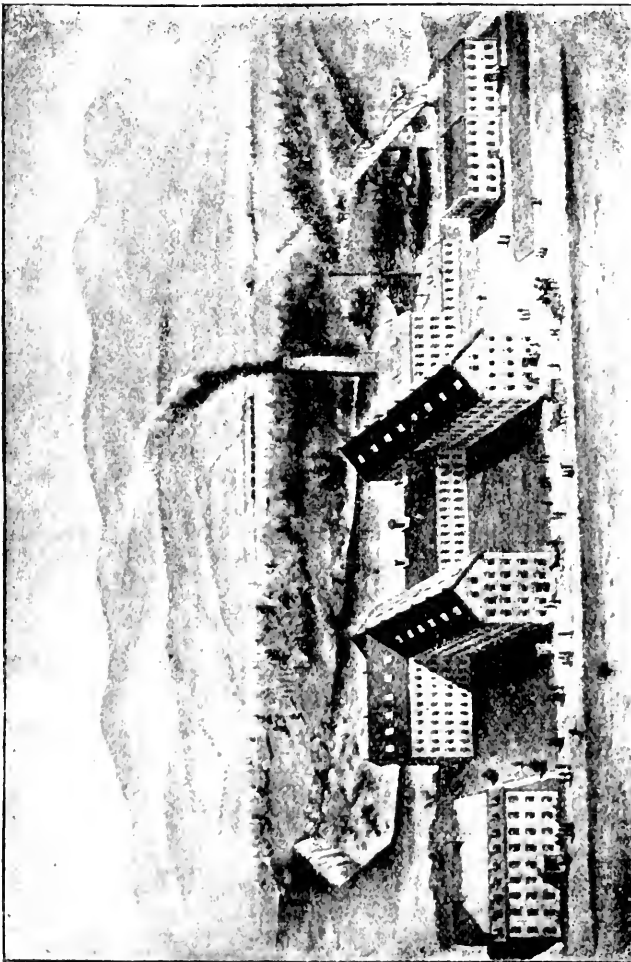
FAIRFIELD village, a station on the Boston & Albany railroad thirteen miles west of Springfield, in the town of Russell, is a pleasant, quiet place, chiefly remarkable for the surrounding mountain scenery, the fine power afforded by the Westfield river, and the manufacture of paper. The population is small and little other business is done here, but it is the center of an attractive region, the summer resort of many city people, handsomely laid out and well built with cozy homes.

FAIRFIELD PAPER COMPANY.

Roswell M. Fairfield, President and Treasurer—Manufacturers of Linen Writing, Ledger, Envelope, and Wedding Papers and Bristol Boards—Fairfield Station.

One of the finest paper mills in the country is that of the Fairfield Paper Company at Fairfield Station (formerly known as Salmon Falls), on the Boston & Albany railroad and

Westfield river, between Westfield and Russell. The original mill was erected in 1874 by Jessup & Lufkin and was of limited capacity, producing ledger paper only. Vernon Bros. & Co. purchased and enlarged the plant in 1886, and December 1, 1887, the Fairfield Paper Company became the owners, proceeding at once to remodel, amplify, and repair to an extent that made the establishment practically new throughout. The *Paper World* of March, 1888, contained a detailed description of the rehabilitated mill from which we quote: "The property of the Fairfield Paper Company includes one thousand acres of land, the water power and well-built stone dam, the mill, nineteen tenements, and a boarding-house. The rugged features of the valley at this point are well shown in the illustration. The course of the river is from west to east. The Boston and Albany Railroad tracks are on the north side, and the highway from Westfield to Russell on the south. The mill is on the south side, between the highway and the river. It is of brick, 366 feet



long from west to east, and one to three stories high. As now completed and equipped it is

a model of convenient and economical arrangement. Stock goes in at one end and comes out paper ready for shipping at the other; yet the mill is divided by wings in such a way that a fire originating in any department ought not to extend to any other. The machine room and east wing were the original mill of Jessup & Lullin. The machine room, 96 x 46 feet, is one story high, and the basement underneath is the size room. The east wing now contains the engine room and rag room. The former occupies the entire first floor, 137 x 50 feet. The drainers below occupy the same space in the basement. The entire second floor is devoted to the operations of the rag room, and an attic above to storage and opening. An extension to the east contains the rotary bleach room, 39 x 36 feet, below which is the lime bleach. Still further east is the boiler house, 55 x 36 feet. The west wing at the west end of the machine room, 130 x 46 feet and three stories high, has hitherto accommodated all the finishing operations. On the first floor were the calenders, on the second and third the drying lofts, and in the basement the carpenter and machine shop. But the new addition, 80 x 46 feet and three stories high, now contains the calenders and additional lofts, and the old calender room has become a storage room for paper ready for market."

Choice grades of writing papers and pasted Bristol boards only are made here, and to that end the appliances are of the best and conveniently arranged for economizing space, time, and labor. Pure filtered mountain spring water is used for manufacturing purposes. The equipment includes fourteen 600-pound rag engines, twenty-one drainers, two Fourdrinier paper machines of 66 and 77 inches in width respectively, fitted with 40-foot wires and all improvements; ten calenders, a breaker and a plater, all of improved style; automatic sprinklers, fire walls and other precautions against fire; steam heat and electric light throughout; a Corliss compound engine of 300 horse-power to take the place of water-power when necessary, etc. The working force, which numbers 300, is sheltered in the company's tenements and well-appointed boarding houses that will comfortably accommodate all. From seven to eight tons of paper and card board of the best and finest quality are produced daily, and a well-kept road and private bridge furnish easy communication with the station, whence the goods are shipped to the trade all over the Union.

President Fairfield is an old and famous paper maker, and, being the principal stockholder, spares no effort to make his mill and its output first-class. He is strongly supported by the board of directors, Messrs. Thomas A. Mole and O. S. Greenleaf.





THE GREAT HOLYOKE DAM.

PHOTO ENGRAVING

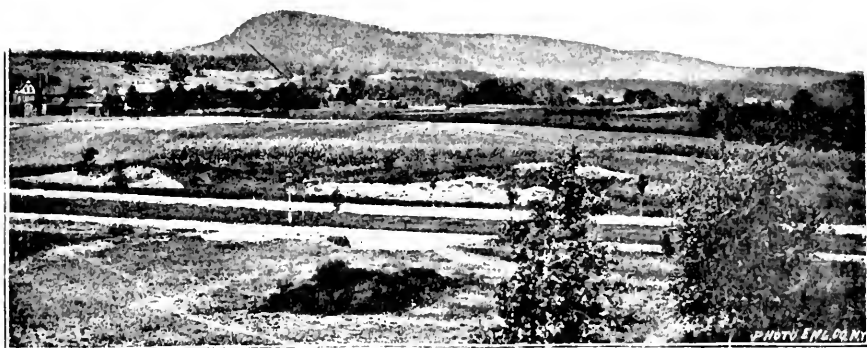
CITY OF HOLYOKE.

ORIGIN AND WONDERFUL GROWTH OF THE PAPER CITY — RAILROAD COMMUNICATIONS, MANUFACTURES, AND GOVERNMENT.

THE real career of Holyoke began when, in 1847, the Hadley Falls Company was incorporated with a capital of \$400,000, and purchased 1,100 acres of land adjacent to the falls, with the purpose of constructing a dam, canals, etc., for the control and utilization of the vast water power that during untold ages had gone to waste. A few mills were erected, the village platted, many houses built, and the prospect seemed exceedingly bright, but the dam, faulty in principle and construction, gave way, and the company was reduced to the alternative of replacing it or abandoning the project entirely. The former was decided upon; the best engineering and mechanical skill was employed, and orders were issued for the building of a dam that should be practically indestructible. The work was finished in October, 1849, and is a wonder in its way, 1,016 feet in length, 60 feet fall, base 90 feet in width, crest of work 30 feet above the river's natural level, and contains, besides loose earth and rock, 30,000 perches of masonry and 4,000,000 feet of lumber. In 1868, with a view to still further strengthening and permanently securing the dam, the work of building an apron 50 feet in width on the base below and forming a part of that structure was begun, and completed by the Holyoke Water Power Company in 1870, the outlay for the improvement aggregating \$400,000. The system of canals is laid out on a grand scale, commensurate with the volume of water to be distributed. Twelve huge gates, each 15 feet long by 9 feet wide and weighing more than four tons, and two others of half that width and 11 feet in length, all operated by a water-wheel in the abutment which actuates the powerful gate machinery, admit the water to the upper level canal. This main artery of the system, starting with a width of 140 feet, and a water depth of 22 feet, extends eastward past the great waste-weir about a thousand feet and then sweeps southward in a right line for a distance of more than one mile, to supply the upper tier of mills, the width gradually lessening at the rate of one foot in every hundred. To trace the still longer course of the second level canal, we begin at its southerly end and follow it northerly for a mile and more, parallel with the first described canal, and 400 feet easterly from it, this portion serving as a raceway for the upper level, and also as a canal for the supply of mills below; and thence we follow it easterly and southerly for half a mile more, at a distance of about 400 feet from the river, this marginal portion of the second level affording mill-sites along its whole length, from which the water used passes directly into the river. For 2,000 feet this canal has a

width of 140 feet, and thence the sides gradually converge to a width of 100 feet, which is continued to either end, the average depth of water being 10 feet. These two canals, extending in broad, parallel water-courses through the central portion of the city, and spanned by iron bridges from any one of which the eye takes in the whole long stretch of water, make a unique and pleasant feature of the place.

The third level canal, 100 feet wide and 10 feet deep, is also a marginal canal, with mill sites along its entire length, and, beginning at the southerly end of the second level, extends easterly and northerly three-



MOUNT TOM—(M. P. Warner, Photo.)

quarters of a mile. The mills on the upper level have a head and fall of 20 feet, and the difference between the second and third levels is 12 feet, while that between the marginal canals and the river varies from 23 to 28 feet. The upper level canal throughout its entire length and large portions of the others are walled with substantial stone work to the height of three feet above water level. Each furnishes an ample head of water for all practical purposes, and provision is made for supplying the lower levels from the upper as required. Carefully trained and vigilant men have charge of the gates at all hours, and the water level is not permitted to vary—a consideration of vast importance to mill-owners and upon which it may be said the continued prosperity of the city depends. The water distributed through these arteries is equal to 450 mill powers or 30,000 horse power, and is quite sufficient, probably, for many years to come, though it may be indefinitely increased in the future should the demand justify the outlay necessary. At present there is plenty of room and water-power for all comers, and the wise will avail themselves of the opportunities afforded while desirable sites may be secured upon advan-

tageous terms. Mr. Edward S. Waters is treasurer of the company, with office at No. 1 Canal street.

Abundant transportation facilities are furnished by the Connecticut River railroad, running north and south with connections at Springfield east, west, and south, at Northampton with east and west lines, at Greenfield with the Troy & Boston, Vermont Central, Fitchburg, and other roads; at Vernon with lines radiating to all points in Northern New England and Canada; and by the Holyoke & Westfield railroad, twelve miles in length, connecting at Westfield with the Boston & Albany and New Haven & Northampton railroads. Recent investigations show



MOUNT NONOTUCK—(M. P. Warner, Photo.)

that 150 car-loads of manufactured goods are shipped daily, including paper, silk and woolen textiles, thread, machinery, tools, etc. Capital invested in industries, \$10,000,000. Of paper alone Holyoke and South Hadley Falls (on the opposite bank of the Connecticut) produce about 190 tons each working day. The output for the entire country averages 4,000 tons per diem.

The public buildings, mercantile structures, factories and hotels, churches and school-houses of Holyoke are in keeping with the importance of the city as an industrial and commercial center. A superb city hall and a cozy and elegantly appointed opera-house are among the principal attractions. The surrounding scenery is beautiful in the extreme, and embraces such notable attractions as the winding Connecticut, Mount

Holyoke, Mount Tom, Mount Nonotuck, and numerous other features for which the region is famous.

The population of Holyoke, according to the State census of 1885, was 27,895, but there has been considerable growth since then, and it may now be safely placed at 33,000 or more. The government is vested in a mayor, board of aldermen composed of one member from each ward, and common council of three members from each ward, city clerk, city treasurer, auditor, engineer, street superintendent, solicitor, physician, three assessors, tax collector, poor board, board of health, park board, board of registrars, water commissioners, water registrar, superintendent of water works, sinking fund commissioners, chief of police, captain of watch, about thirty patrolmen and over sixty specials, the usual inspectors, weighers, etc. The fire department consists of a chief and five assistant engineers, secretary, four steamers, two hook and ladder companies, and a full complement of officers, men, and horses. The school committee is composed of the mayor as chairman, a secretary and superintendent and one representative from each ward.

The city is a wonder to those who have watched its growth. Subjoined is the city auditor's statement for the ten months and six days from December 1, 1888, to October 7, 1889:—

DEPARTMENTS.	Appropriations, Balances, Receipts and Transfers.	Expenditures and Transfers.	Balances Unexpended.
Board of health.....	\$5,102	\$5,471	
City property.....	7,045	6,588	\$476
Contingent.....	8,500	8,811	
Fire department:			
members.....	10,000	10,695	
repairs and contingent.....	7,000	7,523	
salaries.....	10,000	9,385	614
water.....	1,500	1,500	
hose.....	100		100
Public library.....	2,500	2,500	
Fuel and street lights.....	21,500	18,819	2,680
Highways and bridges.....	18,000	16,921	1,078
Interest.....	61,725	56,914	4,810
Parks.....	2,164	1,471	693
Pauper department.....	22,000	18,002	3,997
Paving.....	16,316	14,711	1,604
Police.....	23,000	23,420	
Salaries.....	14,300	13,442	857
Schools.....	60,000	53,416	6,583
Sewers and drains.....	12,000	10,175	1,824
Sidewalks.....	8,400	10,175	
Sinking fund, municipal bonds.....	6,000		6,000
Fire department supply wagons.....	900		900
Hamilton-street school heating.....	2,500	725	1,775
Railings, etc., at polling places.....	500		500
Bills payable.....	28,000	10,000	18,000
Almshouse.....	25,000	400	24,600
	\$374,053	\$301,052	\$77,095



SOLDIERS' MONUMENT—(M. P. Warner, Photo.)

THE SYMS & DUDLEY PAPER COMPANY.

William Whiting, President; Geo. E. Dudley, Treasurer; Wm. E. Syms, Manager—Manufacturers of Flat and Ruled Writing Papers—Second Level of Canal, below County Bridge.

No account of the industries of Holyoke could pretend to completeness that should fail to describe and give a *resumé* of the History of the Syms & Dudley Paper Company. It was



organized and incorporated in 1880, with \$150,000 capital. A view of the buildings is printed herewith. They are all of brick and substantially constructed. The mill proper is of three-and-a-half stories with neat towers; at the rear is the bleaching department, one story, 38 x 66 feet; the finishing-room, two stories and basement, 44 x 122 feet; the store-house and rag-room, three stories and basement, 38 x 140 feet; the machine-room, one story, 54 x 124 feet, engine-room, one story and basement, 62 x 106 feet; the boiler-house, one story, 30 x 42 feet, containing six 80 horse-power and one 175-horse-power boilers; the stock-house, three stories and

basement, 60 x 302 feet; the filter-room, 28 x 32 feet; the size-room, 20 x 80 feet, and the drainer-room, 33 x 74 feet. Six mill powers are drawn from the canal and are supplemented by four steam engines—one of 150, two of 40, and one of 20 horse-power. The complement of machinery is of the first order and includes twelve 1200-pound ordinary rag engines, three Jordan engines, and three paper machines of 80, 73, and 40 inches capacity respectively. One hundred and eighty men, women, boys, and girls earn an aggregate of \$5,600 in wages per month.

The specialties of the Syms & Dudley Paper Company embrace superior lines of engine-sized book, flat and ruled writing and glazed papers, and about thirteen tons per day are shipped to all parts of this country, switches from the New York, New Haven & Hartford and Connecticut River railroads affording ample facilities. The paper upon which this book is printed was manufactured by the Syms & Dudley Paper Company.

J. & W. JOLLY,

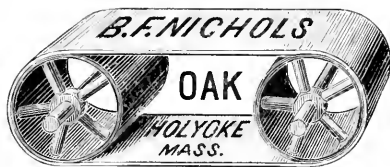
Iron and Steel Workers, Model and Pattern Makers, Builders of Paper Machinery and Appliances—First Level of Canal, bet. Appleton and Cabot Sts.

Messrs. Charles Roby and Henry Sanders established these works, and, after conducting them for about five years, in 1881 sold out to James and William Jolly and retired. The present proprietors are competent practical mechanics and experienced business men, and have so managed the concern as to attract the attention and liberal patronage of prominent paper manufacturers and others all over New England. The shops occupy two floors, each 55 x 210 feet, of the Water Power Company's building on the first level between Appleton and Cabot streets, where, with machine shop on the first floor and wood working department up stairs, both fitted up with improved machinery, run by a sixty-horse-power engine, and employing forty skilled workmen, they are prepared to execute all orders in a superior manner. They make leading specialties of J. J. Manning's patent combination winder and Finlay's patent continuous paper cutter, Ferry's patent "Star" duster, and screens and vats for paper machines. They also manufacture Jordan engines, power boiler pumps, stuff pumps, pulleys, shatting, hangers, gearing, and elevators; make and repair calender rolls, and reëll Jordan engine rolls to order, besides doing every description of iron and steel forging and making machine models and patterns. Their work in all departments is of the highest grade, and transactions average \$100,000 a year.

B. F. NICHOLS BELTING COMPANY.

B. F. Nichols, Treasurer ; W. J. Crozier, Secretary—Manufacturers of Oak Belting, Roll Stocks, etc.—Water Power Company's Building, Cabot St.

The multiplication of machinery requiring the employment of belting has given a wonderful impetus to the manufacture of that indispensable adjunct for the transmission of power of late years, and in view of the fact that oak leather grows rather than declines in favor as a belting material in the face of all that is claimed for rubber, cotton web, wire rope and other competitors, the wonder is, where does all of it come from? since only the choicest parts of the steer's hide are available. Comparatively few of the hides used are of domestic production, though nearly all of them are tanned in this country. From Mexico, Central America, the Argentine Republic, Spain, and the East Coast of Africa millions upon millions of hides are imported annually, and from these the best are selected for the purpose, the remainder and the rejected portions of the "belt skins" being made into shoe soles.



The manufacture of belting has been reduced to a science, and is in the hands of a comparatively few firms, who produce all of the larger and more powerful belts used in this country. A prominent representative of this most useful industry is the B. F. Nichols Belting Company of Holyoke, established in 1887 with Mr. B. F. Nichols as treasurer and Mr. W. J. Crozier secretary. The factory occupies one floor of the Power Company's building on Cabot street, 60 x 100 feet, with a currying shop, 20 x 30 feet, attached. Twelve skilled workmen are employed, and the establishment is fitted up with a fine equipment of new machinery, special tools, and other requisite appliances that enable them to turn out expeditiously a vast amount of superior work, sales for the first year amounting to nearly \$50,000, the goods being sent to all parts of the Union, though the heaviest demand is from the far West, New Mexico, California, Oregon, etc., with some sales to Canada. A specialty is made of roll stocks, in which the company excels—as it does, in fact, in the matter of belting.

HOLYOKE SAVINGS BANK.

Geo. W. Prentiss, President ; William Grover, C. H. Heywood, J. F. Allyn, Vice-Presidents ; R. B. Johnson, Treasurer ; C. W. Johnson, Secretary—Banking Room, Johnson's Block, No. 201 High St.

This is the pioneer savings institution of Holyoke, incorporated in March, 1855, when Cyrus Frink was chosen president, J. K. Mills secretary, and, a month later, Gustavus Snow treasurer. March 25, 1859, President Frink was succeeded by D. D. Crombie; he by Joel Russell, October 13, 1860, and he, January 19, 1884, by Geo. W. Prentiss, the present incumbent. Mr. R. B. Johnson became treasurer January 8, 1866. The bank now occupies quarters on the ground floor of Johnson's newly remodeled building, No. 201 High street—a well-appointed room, 24 x 90 feet, finished in cherry and ceiled with iron, provided with all necessary conveniences and appliances for security against fire and thieves as well as for the transaction of business.

The steady and substantial progress of this bank is best shown by comparing the first dividend, in 1856—\$27.04—with the last for July, 1889, which aggregated \$40,160.68. Up to July 1, 1889, depositors had been paid in interest a grand total of \$1,108,389.43. Subjoined is the annual statement of that date:—

LIABILITIES.		ASSETS.	
Deposits.....	\$2,175,102 88	Loans on real estate.....	\$1,200,341 00
Interest.....	50,223 90	Loans on personal.....	309,135 00
Guarantee fund.....	55,000 00	Loans on public funds.....	000 00
		Loans on bank stock.....	5,800 00
		Public | U. S. bonds.....	11,900 00
		Funds | State bonds.....	13,000 00
		| City and county bonds.....	52,500 00
		Railroad bonds.....	178,000 00
		Bank stock.....	235,300 00
		Furniture and fixtures.....	3,305 07
		Cash on hand.....	48,112 45
		Cash in banks on interest.....	135,332 20
Total.....	\$2,280,326 78	Total.....	\$2,280,326 78

The board of trustees is composed of Ex-Congressman William Whiting, Levi Perkins, ex-State Senator; ex-Mayor James E. Delanev, A. L. Shumway, W. S. Loomis, L. M. Tuttle, A. Higginbottom, L. A. Taber, F. E. Nourse, W. A. Prentiss, C. H. Prentiss, C. H. Smith, M. H. Whitcomb, Robert Russell, and Thomas Dillon.

PLYMOUTH PAPER COMPANY.

Wholesale Dealers in Paper of All Kinds—Whiting Street Building, Main St.

As the great center of the paper industry, it must be evident that Holyoke is the best possible point for the purchase of this indispensable commodity in every grade and variety.



There are several extensive houses here that make a specialty of supplying the trade elsewhere with choice products of the Holyoke mills, and prominent among these is the Plymouth Paper Company established in January, 1887, by Messrs. F. O. Hanson and W. A. Hall. Three floors, each 22 x 90 feet, of the Whiting Street building on Main street, serve the company for the storage of stock, of which they carry vast quantities, buying direct from the mills for their own trade. The Connecticut River railroad tracks are immediately in rear of the warehouse, thus affording perfect shipping facilities and enabling them to fill orders without delay. Six men are employed on the premises and four wide-awake, experienced salesmen represent the house in various sections of the Union.

Leading specialties are made of high-grade flat and folded book papers in every conceivable size, tint, and weight, and, having immediate access to the mills besides carrying a vast assortment, the company invite correspondence and the patronage of those, more particularly, who discriminate in the quality and finish of the papers they use. The best goods and prompt attention to orders are guaranteed patrons of this house.

C. CHAPIN & CO.,

Dealers in Manila, Straw, and Case-lining Paper, Wrapping Paper, Paper Bags, Pails, Dishes, Twines, Clothes-lines, etc., Plain or Printed—Manufacturers of Blank Books, Letter, Note, and Bill Heads—No. 149 Main St.

This is a new house, established in October of 1888, but already gives evidence of capable and successful management, Mr. Chalmers Chapin having sole direction of its affairs, his former associate, Mr. John F. Conklin, having retired. The concern occupies the first floor and basement, each 22 x 90 feet, at No. 149 Main street, conveniently arranged and neatly fitted up, and carries a large and varied stock of goods, comprising manila, straw, and case-lining papers in all grades, paper bags for grocers', bakers', confectioners', milliners', and fruit-dealers' use, oyster and ice cream pails, butter dishes, cordage, etc. The facilities are such that merchants and others may have their wrapping papers, pails, bags, etc., cut to any required size and printed in black or colors if desired. Orders are also filled for blank-books, letter-heads, note-heads, bill-heads, and commercial printing generally, promptly, in large or small quantities, and at the lowest prices consistent with good material and workmanship.

Mr. Chapin, an enterprising citizen, was born here, and has served the public as a member of council and of the school board.

THE HOLYOKE NATIONAL BANK.

Geo. W. Prentiss, President; R. B. Johnson, Vice-President; Wm. G. Twing, Cashier—High St.

The Holyoke National has enjoyed a singularly successful and profitable career from the moment of its incorporation, February, 1872. Official reports to the Comptroller of the Currency show that for several years down to and including 1879, it paid dividends of 6 per cent., or \$12,000 per annum. On October 1st, 1879, its surplus was \$22,500, and it has grown steadily since until on April 1st, 1888, it amounted to \$80,000. At the same time it has charged off on account of premiums on United States bonds since 1879 over \$15,000, while its dividends have been increased. Beginning in October, 1880, it paid 7 per cent., or \$14,000 per annum; in October, 1882, 8 per cent., or \$16,000 per annum; and in October, 1885, and ever since, it has paid from net earnings dividends of 4 per cent. in the spring and 5 per cent. in the fall, a total of 9 per cent., or \$18,000 per annum.

Hon. William Whiting was the first president, and was succeeded in January, 1887, by Mr. Geo. W. Prentiss. Mr. R. B. Johnson has been vice-president from the first. Of cashiers there have been three—Charles E. Fisk (at present cashier of the Palmer National Bank), Wm. C. Simons of Springfield, and finally Wm. G. Twing, chosen in 1879. The directors are Messrs. Geo. W. Prentiss, John L. Burlingame, James F. Allyn, R. B. Johnson, C. H. Heywood, Levi Perkins, and William Nash. Up to 1888 this bank occupied the same offices with the Holyoke Savings Bank, but then completed and removed to its own building, a handsome three-story structure of brick at No. 197 High street, where the facilities are first-class and include commodious banking, president's, and directors' rooms, elegantly finished in cherry.

The present condition of the Holyoke National will be seen by the last official statement, of date September 30, 1889, hereto appended:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$711,808 62	Capital stock paid in.....	\$200,000 00
Overdrafts.....	430 49	Surplus fund.....	85,000 00
U. S. bonds to secure circulation.....	50,000 00	Undivided profits.....	25,803 54
Other stocks, bonds, and mortgages.....	1,270 00	National bank notes outstanding.....	45,000 00
Due from approved reserve agents.....	62,067 00	Individual deposits subject to check.....	485,044 46
Due from other national banks.....	4,042 43	Demand certificates of deposit.....	74,277 88
Real estate, furniture, and fixtures.....	30,727 40	Cashiers' checks.....	71 00
Current expenses and taxes paid.....	5,012 50	Due to other national banks.....	4,262 23
Premiums paid.....	13,437 50	Notes and bills rediscounted.....	10,000 00
Checks and other cash items.....	1,217 22		
Bills of other banks.....	1,000 00		
Fractional paper currency, nickels, and cents.....	71 45		
Specie.....	18,870 50		
Legal tender notes.....	27,259 00		
Redemption fund with U. S. Treasurer 5 per cent. of circulation.....	2,250 00		
Total.....	\$930,304 11	Total.....	\$930,304 11

WORTHINGTON PAPER COMPANY,

Dealers in All Kinds of Book, News, Writing, and Wrapping Papers, Stationers' and Paper Mill Supplies—Agents for Boston Belting Company's Rubber Goods, Alexander's Oak-Tanned Leather Belting and Lawrence Drier Felts—Nos. 1 to 4 Dwight St.

This house, established in 1873 by Solomon Worthington, of Springfield, has made for itself not only a flourishing and steadily increasing trade but a reputation for square dealing that extends to every State in the Union, more especially in the West and South, in which sections it is represented by four enterprising and popular salesmen. Possessing the best possible facilities for obtaining all grades and kinds of papers and supplying them to buyers at a distance without delay and on manufacturers' terms, it must be conceded that they enjoy extraordinary advantages, and when to this it is added that they control two great storage and sales-rooms each 40 x 90 feet at Nos. 1 to 4 Dwight street, and three large warehouses adjacent to the Connecticut River railroad tracks, enabling them to carry heavy stocks in all departments, it would seem that they have little to wish for as regards ability to store goods and fill orders.

The trade is invited to call and inspect or send for samples and price lists of linen writing, book, news, envelope, and wrapping papers, and may rest assured of prompt shipment, lowest ruling quotations, and liberal terms.

The Worthington Paper Company is also general agent for the Boston Belting Company's rubber goods of every description, for Alexander's oak-tanned leather belting, and for the celebrated Lawrence drier felts, all of which are supplied in quantities to suit at factory prices. Paper makers, stationers, bookbinders and others will find here a great variety of supplies in superior grades, including calender webbing, acids, blue vitriol, copperas, starch, ruling pens, sealing wax, rosin, belt hooks, laces, hose, packing, cordage, burlaps, ducks, and specialties for paper manufacturers.

WINDSOR HOTEL.

H. C. Ferguson, Proprietor—Cor. Dwight and Front Sts.

The Windsor, Holyoke's principal hotel and an establishment that would reflect credit upon a city of ten times the population, was erected, in connection with the Holyoke Opera



house, in 1878, by Hon. William Whiting, and is the property of the Whiting Paper Company. It was opened the same year under the management of George H. Bowker, who retired November 1, 1888. The present host, Mr. H. C. Ferguson, took charge on that date and under his capable supervision the house is fast becoming one of the most popular, as it has always been one of the finest and most eligibly situated in New England.

The building, fronting 100 feet on Dwight and 90 feet on Front streets, is of four-and-a-half stories and basement, constructed of brick with stone trimmings, ornate in design and effect, with corner tower and slate roofs. In the basement is the barber shop and on the second floor are the bar and billiard room with three

billiard and one pool table, with kitchen, pantries, and store-rooms at the rear. The ground floor on each side of the grand entrance fronting Dwight street is occupied by several fine retail stores. Under the main stairway and fronting the hall that serves for a lobby is the opera house ticket office, whence amusement seekers pass on to the body of that structure in rear of the hotel. A passenger and baggage elevator from this hall conveys guests to the second floor, where are situated in front the tasty hotel office, reading-room, two luxuriously furnished parlors, five sample rooms for commercial travelers, etc., and at the rear two light, airy, and beautifully decorated dining rooms—public and private—respectively 40 x 80 and 20 x 30 feet in area. On this floor are also several suites of sumptuous rooms with connecting bath and toilet rooms, wide halls furnishing ample means of access. Mounting to the third floor, we find it divided into comfortable and handsomely furnished sleeping chambers, reached by elegantly carpeted halls, while in the rear were formerly two assembly rooms, suitable for meetings, lectures, and dancing, one of 800 the other of 300 seating capacity. The largest has recently been remodeled into sleeping rooms, making an addition of about twenty—one hundred in all. The fourth floor is similarly arranged, especial reference being had to the comfort and convenience of guests, and the fifth or half-story is set aside for the servants' dormitory and for storage purposes. A feature of the house is the number of staircases found everywhere, while fire escapes are placed outside, thus making ample provision for the safety of the inmates in case of danger—a remote contingency, since hotel and opera house are isolated from each other and both are practically fire-proof. The furnishing and upholstering throughout are tasteful and luxurious, the decorations artistic, and everything is arranged with an eye single to the enjoyment and gratification of guests. Steam heat, gas, and electric lights, and every modern improvement are lavishly supplied, and the guest who could find fault with the interior or exterior of the Windsor must indeed be difficult to please.

The culinary department is in charge of an accomplished artist, who is provided with a competent corps of assistants, and the resources of earth, air, and sea are exhausted, that the guests of the Windsor may "live sumptuously every day." Including clerks, cooks, bell-boys, waiters, and chambermaids, thirty-two people are employed, and the service is unexceptionable.

While the traveling public generally are welcomed and hospitably entertained, a specialty is made of providing for the theatrical profession, and the fraternity of merchant travelers, and these classes make the Windsor their home when in Holyoke. Rates range from \$2.50 to \$3.00 per day, according to accommodations. A livery stable in connection with the house will supply horses and vehicles for guests or care for their teams on moderate terms. Guests are conveyed to and from trains free of charge.

Mr. Ferguson, a native of Essex, Vt., is an experienced Boniface, having been interested in the Scoville House, Waterbury, Conn., for a long time. He has resided here for the past seven years. He is a genial, hearty gentleman, and the *beau idéal* of a popular host.

D. H. & A. B. TOWER,

Architects—Paper Pulp Mill and Cotton Mill Designs a Specialty—No. 4 Main St.

The specialist in architecture as in other professions is certain to excel in those branches to which he devotes his undivided attention, as is shown by the professional success and world-wide fame that has rewarded Messrs. D. H. & A. B. Tower of Holyoke. These gentlemen, natives of Massachusetts, who had previously given long and earnest study to the best American and foreign models, located here some eighteen years ago, and, gradually relinquishing a large patronage in the field of domiciliary architecture, gave more and more of their time and talents to that branch of their art which relates more immediately to the productive industries, and consequently affords more scope for the utilization of location and surroundings than for mere ornamentation. The result is, as was foreseen, a demand for their services all over the United States and a steadily augmenting clientage in distant lands—Canada, Great Britain, Australia, India, South America, Central America, Mexico, and even in Germany and northern Europe. At home they may be said to have no rivals in their own peculiar line of work.

Messrs. Towers' offices at No. 4 Main street are quite commodious and especially arranged for the prompt transaction of business. From twelve to fifteen draughtsmen, civil engineers, and stenographers compose the staff, and all are kept busy. The grand specialty being the erection of manufacturing establishments, architectural designs, specifications, estimates, details, etc., are carefully prepared, advice given, surveys and plans made for the laying out of mill sites and the distribution of power, and personal attention given in every instance. A separate department for house and commercial work has been recently added.

Among the many great works designed and executed by this firm may be mentioned the magnificent new mill No. 2 of the Parsons Paper Company, the George R. Dickinson Paper Company's mill, Beebe & Holbrook's mill, the Winona Paper Company's mill, the Nonotuck and the Hampden mills. They were also the architects of the superb new county jail at Springfield. Mr. A. B. Tower, who was city engineer of Holyoke during the years 1881-2-3, is the patentee of an improved form of wood pulp grinder, a large number of which have been put in operation in this and foreign countries, and which is believed to be one of the very best machines for this work, the claim of its inventor, that it will manufacture more and better pulp with the expenditure of less horse power than any other machine on the market, being fully borne out in the experiences of those using the machine.

D. H. & A. B. Tower give attention to the designing of machinery and mills for the manufacture of sulphite wood fiber, and have made many improvements upon the process in vogue; the process used by the National Sulphite Boiler and Fiber Company being the product of their skill and experience.

CONNECTICUT RIVER PAPER CO.

L. J. Powers, President and Treasurer; T. S. Kingsford, Agent; L. J. Powers, Jr., Manufacturing Agent—Manufacturers of Fine Writing Papers—Third Level of Canal, at New Railroad Bridge.

One of the latest of the Paper City's flourishing enterprises, and one of the most promising, is the Connecticut River Paper Company, organized and incorporated in 1888. The capital stock is \$200,000. The mill, completed and started in 1888, is a large and very fine one, of brick, five stories, 50 x 200 feet, connected with which is a one-story rag warehouse, 60 x 80 feet, a two-story storage house, 50 x 50 feet, and two-story machine building, 60 x 80 feet. The equipment is complete in all departments, and comprises, in part, ten 1000-pound rag engines and one 62-inch and one 72-inch paper machine of six tons per day combined capacity, all other appliances being provided upon a commensurate scale, and run by three mill water powers supplemented by one 250-horse-power Corliss and two smaller steam engines, while the Loomis electric light system illuminates the establishment throughout. The company employs 200 operatives and pays out some \$6,000 a month in wages.

The offices of the company—one for general business purposes, 18 x 30 feet, the other private, 15 x 18 feet—are extremely handsome, finished in quartered oak, with ceilings enameled in tints, and provided with antique open fireplaces. Three steel safes are concealed in the walls; electric bells and speaking tubes communicate with all parts of the plant, and, on the whole, these are the most attractive and convenient paper mill offices in New England. Adjoining is the commodious sample room, fitted up in beautiful style with black walnut platforms, show tables, and cases.

President Powers was at one time mayor of Springfield, an office which he filled with honor to himself and credit to the city during 1879-80. He has also served in the council and board of aldermen of that city and on the governor's council. He is at present a director of the Agawam National Bank, of the Massachusetts Life Insurance Company, of the Wason Manufacturing Company, and of the Collins Paper Company, besides being more or less influentially connected with various other enterprises.

GEORGE R. DICKINSON PAPER COMPANY.

Henry S. Dickinson, President and Treasurer; I. Warren Bullens, Secretary.

The late George R. Dickinson, who died in December, 1887, was the founder of the above-named company, organized in 1881. April 1, 1882, work began on the mill; June 2 of the same year the company was incorporated with a capital stock of \$150,000, and April 12, 1883, the machinery was started. The premises are quite extensive and in productive capacity rank



with the five largest in the United States. The buildings, in the construction of which 4,000,000 bricks were used, comprise the rag and stock warehouse, four stories, 40 x 130 feet; the bleaching and dusting department, four stories, 14 x 66 feet; the shaving-room, one story and basement, 15 x 34 feet; the one-story-and-basement rag engine room, 65 x 137 feet; the machine room, 55 x 120 feet, and the finishing room, two stories, 48 x 155 feet. Attached to the buildings described is the wheel-house, 31 x 45 feet, containing three "Hercules" water-wheels, one of thirty-six, the others of fifty-four inches diameter, the first for actuating the calendars, the two latter for running the rag engines. Two cone-pulley rooms, each 26 x 34 feet, and two screen rooms, each 24 x 36 feet, adjoin. The main elevator and stairs are contained in a tower, 15 x 24 feet, adjoining the rag and stock house. A second tower at the rear of the mill encloses an additional elevator and stairway, while a third elevator communicates with the rag room. The chimney, resting upon a base twelve feet square, is 125 feet in height. Throughout the buildings are of the most substantial description.

The equipment consists of twelve rag engines of one thousand pounds capacity, two Jordan engines, and two Fourdrinier machines, eighty-four and eighty-eight inches respectively. In the bleach room are two rotary rag boilers, 22 x 7 feet. The basement contains twenty-one brick drainers, stut chests, and shafting. The finishing room is equipped with four web calendars, seven stock cutters, and considerable heavy machinery. One steam engine drives each machine. The average output of super-calendered book, news, and flat papers is twelve tons per diem, and the mill is run day and night to fill orders.

GEORGE W. PRENTISS & CO.,

Wire Manufacturers—Office and Works, No. 29 Dwight St.

This well-known house was established in 1857, and owing to the superiority of its products has always done a good business. The present factory, one of the most complete in the world, was erected in 1870, and comprises four three-story brick buildings fronting 120 feet on Dwight street and affording 43,000 square feet of floorage. The machinery outfit is a splendid one, including every improved device appropriate to the business of wire drawing and finishing.

The working force averages seventy men, who receive about \$3,000 per month in wages, while the annual output varies little from 700 tons of Swedes and charcoal iron, Siemens-Martin and Bessemer steel wire, of which gun screw, machinery and spiral spring, piano pin, oval, flat, square, and tin-plated wires of all sizes and for all purposes, plated piano-string-covering wire, hook-and-eye, mattress and broom wires are the specialties. Iron wires, bright and annealed and coppered, and annealed stone and weaving wires are furnished from stock or made to order in any size or quantity required, as is copper pail-bail wire. The utmost care is exercised to conform to sample in finishing wires for special purposes.

The firm is composed of Messrs. Geo. W. Prentiss, a resident of Holyoke since 1857, president of the Holyoke National Bank and of the Holyoke Savings Bank; M. W. Prentiss, a native of Acworth, N. H., and W. A. Prentiss, born at Elmwood, Mass. The trade of the house reaches every nook and corner of the United States and Canada.

ROLAND T. OAKES & CO.,

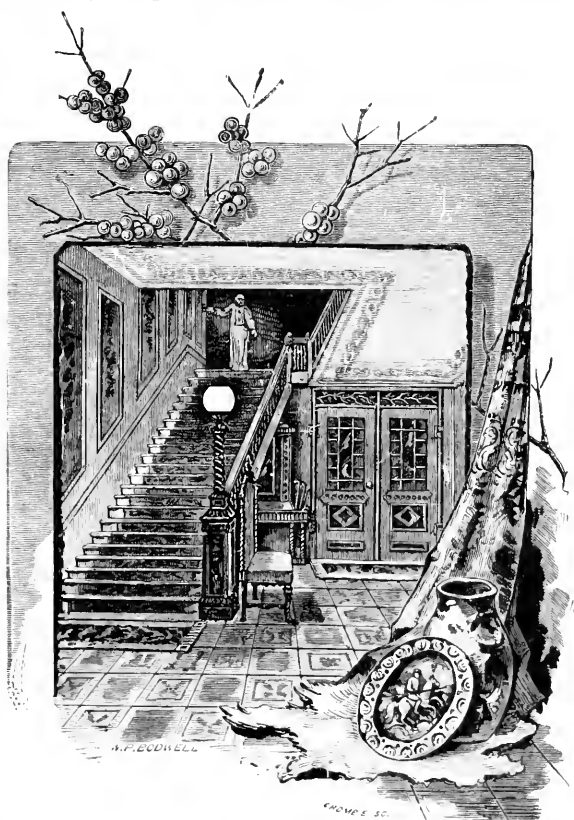
Contractors for General Electrical Work—Dealers in Gas Fixtures, Wood Mantels, Fireplace Fittings, Hill's Patent Inside Sliding Blinds, Venetian Blinds, Domestic and Ecclesiastical Stained Glass, etc.—No. 281 High St., Taber's Block.

This firm, composed of Messrs. Roland T. Oakes and Arthur J. Newell, was organized in 1886, and is already a pronounced and growing success. Mr. Oakes, a native of Athol, a citizen of Holyoke for over four years, and a member of the city council, looks after the finances and general business management, while Mr. Newell, a young man, formerly with the Electric Light Company, and the only licensed electrician in Holyoke, superintends that part of the work, in which he is assisted by five skilled mechanics and linemen.

The great specialty of the house is electrical work in all its branches, including incandescent wiring, electric bells, electric gas-lighting, pole line work, and repairs of all kinds. The practical application of electricity to gas lighting is quite simple. Our engraving illustrates an entrance-hall to a private dwelling, wherein an occupant, having occasion to go below during the night, steps from his room at the head of the stairs and touches a press-button, when instantly his way is lighted ahead of him. This is only one of a score of illustrations which might be given, showing the great practical utility of this invaluable system of lighting gas by electricity.

They also fit up speaking tubes when desired, and supply and put up gas fixtures for all purposes, domestic, manufacturing, and public. Orders for wood mantels, patent inside sliding blinds, venetian blinds, window screens, etc., are promptly filled at manufacturers' prices. A large stock of stained glass for house and ecclesiastical use is also kept on hand and designs furnished on application, and glazed and unglazed tiles of every description are supplied to order.

The firm give unvarying satisfaction in all cases, and enjoy the confidence and patronage of architects, builders, and property-owners here and all over Western Massachusetts.



HOLYOKE PAPER COMPANY.

O. H. Greenleaf, President; O. S. Greenleaf, Treasurer—Manufacturers of Fine Writing, Linen, Bond, and Envelope Papers, Card and Bristol Board, etc.—No. 637 Main St., South end of Second Canal Level.

This is the second company ever organized to manufacture paper at Holyoke, its original mill, capacity one ton per day, being started in 1857: D. M. Butterfield, manager. About a year later, Stephen Holman superseded Mr. Butterfield, and he in turn in 1865 retired in favor of Mr. O. H. Greenleaf, the present manager.



The Holyoke Paper Company's mill is one of the most convenient mills for making and finishing paper in the country. The main structure is 54 x 320 feet, finishing department, 48 x 160 feet. At the rear are the dusting and bleaching rooms, 50 x 60 feet, all three stories high; machine room, 75 x 108 feet, two stories; boiler-house, 30 x 40 feet, and size-room, 30 x 50 feet, one story; store-house, 48 x 110 feet, two stories. The equipment is first-class, and embraces, among other appliances, twelve 750-pound beating engines, eight 600-pound washing engines, one 81-inch and two 62-inch paper machines. Eight and a half mill powers are required to run the machinery; 225 people, earning \$6,000 per month, are employed, and the output is eight and a half tons per day of high-grade writing, linen, bond, envelope, and other choice papers, card and Bristol board, etc.

The reputation of this company is of the best, and its goods are handled by the trade all over the United States. The capital employed in business is over half a million dollars.

TUTTLE RUBBER WORKS.

J. H. Tuttle, Proprietor; J. L. Davis, Superintendent—Sole Manufacturers of Jenkins' and Frink's Patent Packing, Valves, and Discs, Hard and Soft Rubber Pump Valves, Gaskets, etc.—Water Power Company's Building, Bigelow St.

Of the diversified industries of Holyoke none is of greater comparative importance or exerts a more beneficent influence upon the welfare of the city than the manufacture of rubber goods as conducted by Messrs. J. H. Tuttle and J. L. Davis, the former proprietor, the latter superintendent of the Tuttle Rubber Works, occupying three floors, 50 x 100 feet, of the Holyoke Water Power Company's building on Bigelow street. This prosperous house was established in 1878, and has made for itself a reputation for superior goods that extends not only to all parts of the United States and Canada, but involves frequent and heavy exports to England, Russia, and other distant countries.

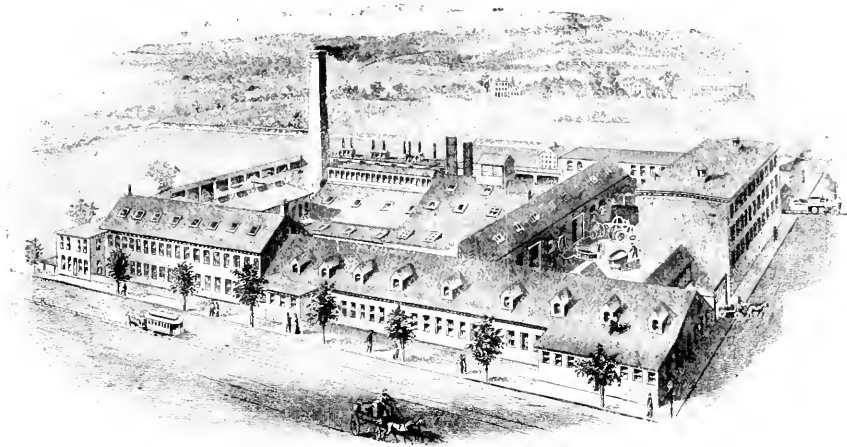
The factory is equipped in the best manner with appropriate apparatus and appliances for the manipulation of rubber, an 80-horse-power boiler forming a portion of the outfit. Fifty people are employed in the various departments; the pay-roll averages \$1,500 per month, and the average annual value of the product is \$70,000. The specialties embrace rubber adjuncts to engines and machinery exclusively, and include, among other items, full lines of Jenkins' and Frink's packing, valves, and discs, hard and soft rubber pump valves, gaskets, etc. The goods are disposed of through the celebrated house of Jenkins Bros., Boston, New York, Philadelphia, and Chicago.

Mr. Tuttle, a genial, elderly gentleman, was a sailor in his youth, but finally brought to as superintendent of the Liverpool Rubber Company, subsequently accepting a similar position with the Montreal Rubber Company, which he left and came to Holyoke, where he established the Tuttle Rubber Company, and has made a success of it. He is ably assisted by the very efficient superintendent, Mr. J. L. Davis.

HOLYOKE MACHINE COMPANY.

N. H. Whitten, President; Stephen Holman, Treasurer; H. J. Frink, Agent—Manufacturers of Improved Paper Machinery, Turbines, Gearing, Pumps, Hydraulic Presses, Elevators, etc.—Main St.

The Holyoke Machine Company, organized for the construction and repair of machinery of all kinds, was incorporated October 1, 1863; J. S. Davis, president; S. S. Chase, treasurer; T. C. Page, agent; capital, \$30,000. The shop building was of two stories, 50 x 116 feet,



provided with the usual outfit, and the entire working force numbered little more than thirty. Originality, skill, and correct business methods bore their usual fruits, however, and from year to year the enterprise grew in importance; the capital stock was increased from time to time and the plant enlarged to meet the demands upon its resources, and at the present writing this is looked upon as one of Central Massachusetts' leading industries, the shops, occupying several one, two, three, and four-story buildings, covering ground 230 x 391 feet at Holyoke, besides a flourishing plant at Worcester. [Of the latter we shall have something to say at a future time, confining ourselves to the original establishment for the present.] The equipment is complete, and represents, with buildings and appurtenances, an investment of more than half a million dollars. About three hundred workmen are employed, and the product, embracing a great variety of paper making and finishing machinery, turbines, mill gearing, pumps, hydraulic presses, elevators, and other machinery and appliances suited to manufacturing purposes generally, and to the paper industry in particular, is enormous. The character of the output, all of the most perfect design, material, and workmanship, corresponds with its volume, and it is in growing request throughout the States, Canada, Central and South America, and even in Europe.

We are tempted to go into a detailed description of these works, but the reflection that such details must prove tedious without serving any valuable purpose restrains us. Suffice it to say that in point of magnitude and capacity they are quite as extensive and in some respects the largest and most perfectly equipped of the kind in New England if not in the United States. Everything is of the best, and improvements are constantly being made in all departments.

Some of the Holyoke Machine Company's specialties are worthy of brief description, even in these crowded pages. The Boyden Turbine wheel, for instance, is fitted with brass guides and bronze buckets, and is absolutely proof against that worst foe of the water wheel, rust. This celebrated turbine has been in use in this country more than forty years, and its merits are well known and appreciated by many of the large manufacturing establishments, and are unquestioned by the most eminent and experienced hydraulic engineers.

"The Hercules" turbine, proved by actual and manifold tests the most powerful wheel ever devised, is fast superseding other wheels where the necessity exists for economizing water. This company had for years been experimenting with and improving water-wheels—first the "American," then the "Risdon," abandoning one after the other because they were not adapted to the majority of water powers—were not, in a word, the ideal wheel, moderate in cost, compact, not liable to get out of order, developing great power in proportion to size, and using water economically from full to half gate. The original "Hercules" was tested by James Emerson, engineer, in the Holyoke testing flume in 1876. He afterward stated

that while as high useful effect at whole gate had been obtained by several builders, no such average had been reached at all stages of gate opening, and in capacity the "Hercules" took a stand so entirely above that of any turbine ever before produced, that he urged the leading water-wheel builders to unite in taking it up to improve it, each builder striving to excel. It was not, therefore, until 1878 that the Holyoke Machine Company were able to secure the exclusive right to make and perfect the wheel. For eleven years past they have labored unweariedly to improve the device in its various sizes, thirty-six in number, right and left hand, up to sixty inches diameter, and every wheel may be implicitly depended upon to perform as represented, in actual service. They are in use in all kinds of mills using water power, and are being exported in considerable numbers to Great Britain, Russia, Continental Europe, and other countries, while shipments south are rapidly increasing with the growth of textile and other industries in that section.

Paper machinery of every description—the Fourdrinier machine excepted—is made here in improved form and guaranteed, including machinery for finishing all kinds of coated paper and card board; also improved water wheel governors, head-gate work, double acting power pumps, rotary fire pumps, and friction driving apparatus, hydraulic pumps, hydraulic presses of any size and capacity, Holyoke elevators, ore stamps, Holyoke grate-bars, the most reliable gears, shafting, hangers, and pulleys, mill castings in every style and size, and special machinery from original designs and patterns.

NATIONAL BLANK BOOK CO.

H. S. Dewey, President; F. B. Towne, Treasurer—Manufacturers of Blank Books and Memorandums—Water Power Company's Building, Cabot St.

The founders of this industry were J. G. Shaw & Co., who commenced the manufacture of blank and memorandum books in New York as long ago as 1815—nearly forty-five years.



The enterprise was prosecuted with varying success, though with constantly broadening scope, until in 1881 the present company was incorporated with a paid-up capital stock of \$30,000, and at once the concern assumed important proportions. The plant is extremely large and comprehensive—one of the largest in the United States—and requires for its accommodation two entire floors, 72 x 320 feet. One hundred and seventy-five operatives find steady employment in the various departments, and the equipment of machinery and appliances for ruling, binding, and finishing, embracing every modern improvement, is a wonder to look upon. The work turned out needs no commendation at our hands; it is in general use everywhere, more especially in the West and South, and its reputation is made and fixed.

The company's salesrooms at No. 76 Duane street, New York, are very large, fully stocked with its own products, and fairly regarded as the headquarters of the blank book trade of the metropolis.

C. H. PRENTISS,

Merchant Tailor, No. 199 High St.

Man's personal appearance and dress is as a rule the outward indication of his habits and social position, and the world at large generally places its value upon the man in accordance with the handiwork of his tailor. On this account the merchant tailor holds a prominent position in the mercantile world. One of the most prominent in this line in Holyoke is Mr. C. H. Prentiss, whose establishment is located at No. 199 High street, second floor. Mr. Prentiss has devoted his entire energies since early youth to tailoring, and it is not exceeding the bounds of truth to say that there is no better cutter or fitter in the State. He gives close attention to business, and since he has been established on his own account—1871 to 1880—he has but seldom absented himself from his establishment, and thus by giving his entire personal attention to all orders entrusted to his care he is enabled to give his patrons the best of satisfaction. He has been in his present location for the past eighteen years, during which time the premises have been altered three times to meet the increasing demands of his trade. The office and cloth room is in front and the workshop in rear, where fourteen skilled employes are engaged on an average throughout the year. Mr. Prentiss is a native of Acworth, N. H., is a gentleman of marked business ability, push, and energy, and his extensive business is a substantial proof of the excellence and satisfactory character of his work.

THE RIVERSIDE PAPER COMPANY.

J. H. Appleton, President and Treasurer; W. N. Caldwell, Agent—Manufacturers of Linen Ledger, Fine Writing, and Envelope Papers, Bristol Board, etc.—Foot of Cabot St., Third Level of Canal.

The Riverside Paper Company, incorporated in 1866 with a cash capital of \$150,000, ranks with the most famous of those whose enterprise has resulted in the development of the paper industry on the Connecticut and the building of this bustling and prosperous city. Many improvements have been introduced by the company from time to time, among the most recent being the securing, last year, of an abundant supply of pure water for manufacturing purposes at a cost of \$10,000, and the lighting of the plant throughout by electricity.

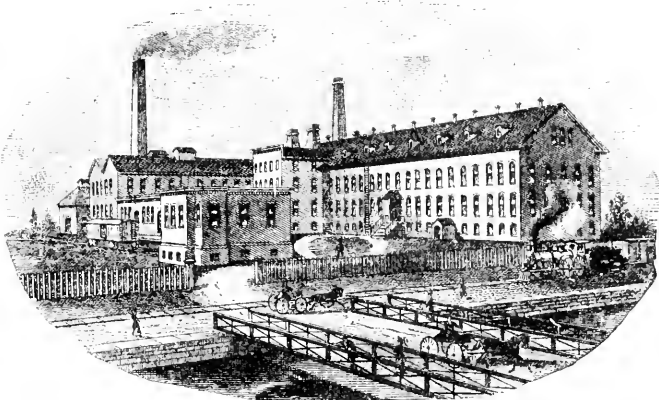
The mill, situated on the third level of the canal at the foot of Cabot street, is a model establishment, the principal building being 52 x 240 feet, three stories and basement, with which are connected two stock houses—one of two stories, 35 x 100 feet, the other of two stories, 58 x 62 feet, with machine room 65 x 110 feet, three floors, and bleaching room, 25 x 40 feet. The boiler-house, 40 x 50 feet, is detached and all are constructed of brick. The equipment consists, in part, of four 800-pound washers, five 900-pound beaters, one 72-inch and one 80-inch machine, run by three mill powers and two steam engines of 300 horse-power and 75-horse-power respectively, supplied with steam from three 120-horse-power boilers. A 12-horse-power engine is employed to run the dynamo. The capacity is five tons per day, and 160 hands earn a livelihood on the premises, \$5,500 per month being disbursed in wages. James W. Toole, who comes from a Dalton paper-making family, has been the efficient superintendent for many years.

The Riverside mill produces a variety of superior papers all pole-dried, including "Magna Charta" bond, the "Dundee Record" (ledger), "Dundee" and "P. L. S." cream and white linens, beside typewriter papers, and a choice line of mill and Bristol boards. The popularity of their goods is best attested by their large and increasing sale, which extends to every State in the Union.

GERMANIA MILLS.

Herman Stursberg, Treasurer; Herman Stursberg, Jr., Agent; William Mauer, Secretary; Louis Bume, Superintendent; Otto Hoffbauer, Paymaster—Manufacturers of Fine Castors, Beavers, Overcoatings, etc.—Cor. Race and South Streets.

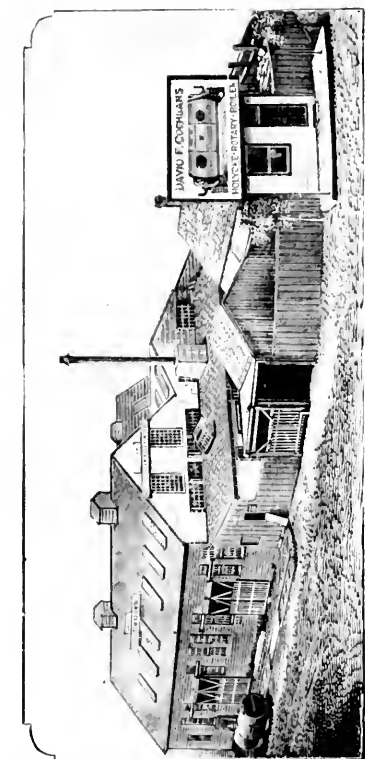
This company, incorporated in January, 1865, has achieved a reputation as broad as the American continent for the excellence and beauty of its products. Backed by a capital stock of \$300,000, no pains nor expense have been spared to perfect its equipment and facilities or to improve, wherever improvement was possible, the various processes, with the result that no American and few foreign competitors excel the "Germania" overcoatings and cloakings. The factory building proper, purchased in 1864, preliminary to organization, is of brick, four stories, 52 x 180 feet, with which is connected a one-story-and-basement structure 78 x 150 feet, the upper part being used for the storage of raw wool and the basement as a dye-house. A splendid complement of machinery fills the various floors of the mill, which is lighted by the Edison incandescent system, and provided with every imaginable convenience and safeguard against danger from fire and accident. The company also owns twenty-two tenement houses for the shelter of its 300 operatives—225 males and 75 females. The annual output averages 225,000 yards of six-quarter heavy cloths, and the quantity is steadily increasing in response to the demands of the trade all over the United States.



D. F. COGHILAN'S HOLYOKE STEAM BOILER AND IRON WORKS,

Manufacturer of Steel and Wrought Iron Steam Boilers, Tanks, Penstocks, Rotary Bleachers, and Riveted Plate Work of All Kinds—Cor. Crescent and Park Sts.

Notwithstanding the development of the electric motor and the periodical hurrah over the Keeley and other alleged inventions designed to do away with steam as a propelling force, the fact remains that there is a constant increase in the demand for steam boilers and the various mechanical appliances constructed upon the same general principles, and the skilled worker in plate and sheet steel and iron is apparently in no immediate danger of involuntary retirement. Among the most successful and ingenious of New England mechanics in this particular field must be classed Mr. D. F. Coghlan, who established his business in April, 1860. The premises owned by Mr. Coghlan, now at the corner of Crescent and Park streets, having 22,000 feet of land, and one of the most eligible sites for business of this kind in the city, comprise a double one-and-a-half-story frame structure, 80 x 100 feet, with sheds, office, etc., attached, the equipment including the usual outfit of shears, punches, riveters, and other iron-working machinery and tools, driven by a 60-horse-power engine. Fifty mechanics and helpers are employed, and \$1,500 a month is paid out in wages. The output, which comprises the latest improved steel and wrought iron portable and stationary steam boilers, tanks, penstocks, smoke flues, and general plate iron work, is widely celebrated for excellence of material, skillful construction, effectiveness, and durability. His boilers are in twenty-three States of the Union, also in South America and Mexico, and orders are constantly being filled for New England manufacturers and shipment to the West. A leading specialty is made of improved rotary bleachers for paper mills, and in this particular item Mr. Coghlan may justly claim superiority. Coghlan's patent house-heating boilers, provided with vertical, horizontal, triple, and quadruple drafts, Sears' patent water and fire tube boilers, locomotive tubular, horizontal tubular, upright, flue, and cylinder boilers, Moore's patent tubular water heater, drying pans, sand heaters, rosin boilers, water tanks, tar kettles, iron doors, and shutters, etc., are constructed to order; special machinery is supplied when desired.



plans of patent boiler-setting supplied when desired.

Mr. T. H. Sears, an experienced practical boiler maker and inventor of note, is superintendent of the works.

DICKINSON & CLARK PAPER COMPANY,

Manufacturers of Superfine Calendered Book Papers—Second Level of Canal, below County Bridge.

The above-named company was established in 1880 by the late Geo. R. Dickinson, but the mill itself is an old one, the Hampden Paper Company being the original owner from 1862. June 1, 1880, the Dickinson & Clark Paper Company became the owner. Mr. Dickinson, largely interested in other paper manufacturing enterprises, died in December, 1887, when the management devolved upon Mr. John E. Clark.

The mill building is a one-story frame structure, 60 x 75 feet, with stock-house 30 x 60 feet, and boiler-house 15 x 25 feet attached, the latter containing two large boilers for bleaching, steam-heating, and running a twenty-five-horse-power engine. Two turbine wheels actuate the machinery, which, comprising six 100-pound rag engines and a 62-inch paper machine, besides a very complete outfit of accessories, is in first class condition and does excellent work, as is shown by the paper turned out—four tons daily of super-calendered book of high grade. Fifty-five operatives earn a livelihood here, receiving an aggregate of \$1,600 a month.

ALBION PAPER COMPANY.

E. C. Taft, Agent and Treasurer—Manufacturers of Engine and Animal-Sized Flat Cap and Book Papers—Second Level of Canal, below County Bridge.

The Albion Paper Company was incorporated in 1869, commencing in a small way on a cash capital of \$60,000. Up to 1878 they occupied a frame mill of modest dimensions now owned by Dickinson & Clark, but during that year erected and established themselves in their present plant, the main building being of brick, 39 x 243 feet, two stories in height, with which are connected two bleaching-houses, respectively 34 x 57 and 29 x 34 feet, three machine rooms, each 30 x 104 feet, a two-story finishing department with tower 30 x 198 feet—all of brick; one frame stock-house, 40 x 175 feet, one of brick, 40 x 103 feet, and another, also of brick, two stories and basement, 40 x 200 feet; and two boiler-houses respectively 34 x 37 and 20 x 32 feet. Twelve mill water power and three 40-horse steam engines are required, and the equipment, first-class in all respects, includes two bleaching engines, eighteen 1000-pound rag engines, three Jordan engines, and three 84-inch paper machines. Five thousand dollars per month is disbursed among 220 operatives, and twenty tons of superior book and engine and animal-sized flat caps is produced daily. Shipping facilities are excellent, a side-track of the New York, New Haven & Hartford railroad extending to the warehouse doors, and orders are promptly filled for delivery at any point in the United States.

Every precaution is provided for the safety of the buildings and inmates, including automatic sprinklers in every room, two powerful steam pumps, and nine fire hydrants, while steam heat and an abundance of electric lights contribute to their comfort and convenience. The office, large and handsomely appointed, is richly finished in cherry and ash, and is an appropriate center from which Agent and Treasurer Taft can effectively direct operations in all departments.

F. L. TABER,

Dealer in Diamonds, Fine Gold and Silver Watches, Silver and Plated Ware, French Clocks, Gold-Headed Canes, Optical Goods, Rogers' Statuary, etc.—No. 281 High St.

Costly precious stones and magnificent jewelry have, from time immemorial, been the chief insignia of the wealthy and powerful, while a more modest display marks the appreciation in which the educated and refined hold the products of the jewelers' art, which, old as civilization itself and progressive as any of its younger sisters, is constantly taxed for new designs and improved methods, that cultivated taste may enjoy the fruits of its labors. It is not, therefore, surprising that Holyoke, herself a type of modern enterprise, should boast one of the most extensive and progressive jewelry houses west of Boston and north of New York. In 1848—forty-one years ago—Mr. L. A. Taber located here and opened a small jewelry store. A skilled workman and competent business man, he grew up with the town, his circle of acquaintance gradually expanding and his sales increasing from year to year until he found himself at the head of an establishment which for extent of resources and influence has no peer in this community and few equals in the State. In the mean time he had brought up his son in the establishment as a practical jeweler and goldsmith, fully prepared to take the founder's place on his retirement, which occurred seven years ago, when a new firm was organized under the style of Taber & Chapman—F. L. Taber and Eugene Chapman. The latter withdrew after a few months, and Mr. Taber continued alone.

Two years ago the elder Mr. Taber completed the elegant Taber block at No. 281 High street, and the jewelry establishment was at once domiciled upon the ground floor, a superb store 25 x 60 feet, fitted up expressly for the purpose, beautifully finished in cherry, provided with steam heating apparatus and electric light. The show windows and front doors are of plate glass, art counters and silver-plated cabinets and show-cases abound, and altogether the effect is quite pleasing. At the rear is the work-room, 25 x 30 feet, where two skilled artisans are employed under Mr. Taber's personal supervision.

The stock is a comprehensive one and of great value, embracing a choice line of set and unset diamonds and precious stones in great variety, fine imported and American gold and silver watches, rich and costly jewelry, gold-headed canes, optical goods of every description, sterling silver and silver-plated ware from the most reputable manufacturers, a rare assortment of French clocks, American clocks, etc. A leading specialty is made of solid gold rings in every conceivable style, and children's rings in great variety. Mr. Taber is sole agent, besides, for Rogers' celebrated statuary, and carries a complete line of these popular goods.

Mr. Taber was born here, is known to the entire community, and requires no introduction. His goods, prices, and methods are unimpeachable.

WHITMORE MANUFACTURING CO.

William Whiting, President ; F. D. Heywood, Treasurer and Clerk—Manufacturers of Lithograph, White Plated and Chromo Papers, Fine Wedding Bristols and Card Board of Every Description—Cabot St.

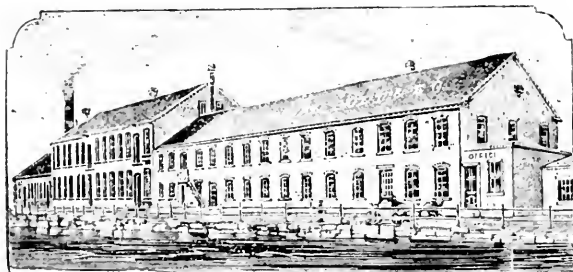
This enterprise was organized and incorporated with \$25,000 capital. President Whiting requires no introduction, since he is one of Holyoke's most prominent citizens, and a leader in every movement, industrial and political, public and private, having for its object the welfare of the city and of the country at large.

The Whitmore Manufacturing Company occupies the first floor of the Water Power Company's building on Cabot street, 325 feet front by 85 feet deep, together with half of the first floors of the east and west wings, all lighted by gas and heated by steam. The equipment of modern improved machinery is first-class, and 62 hands are employed, their wages averaging \$3,000 per month. The specialties include superior lines of lithograph, white plated, and chromo papers, in which this company excel, together with card board of every variety. Their fine grades of Bristol, and more especially their wedding goods, are in extraordinary favor with the trade everywhere, and the demand from the great cities—more particularly from New York and Chicago—taxes the resources of the company to the utmost. The capacity is eight tons per day of papers and card board.

HOLYOKE WIRE WORKS.

Buchanan, Bolt & Co—Manufacturers of Fourdrinier Wires, Brass, Copper, and Iron Wire Cloth, Dandy Rolls and Cylinders, Patent Seamless Wove and Laid Dandy Covers, etc.

The Holyoke Wire Works were established in 1878 by Messrs. Buchanan, Bolt & Co., and are probably the most completely equipped if not the most extensive of the kind in the United



States. The plant is located in one of the Water Power Company's buildings, 40 x 275 feet, fitted up with steam power and gas light, and is in all respects a valuable and desirable manufacturing property. This is one of the trades in which skilled labor only is of use, and fifty men are employed the year round. The products, enumerated in our caption, are for the use of paper makers exclusively, and are unanimously pronounced

equal if not superior to the best made in this country or imported. The Fourdrinier wires are made from patent diamond drawn wire made especially by this firm, from a new acid-proof metal to be known as the "Eagle" brand composition, which is warranted to resist acid and wear longer than the ordinary metal used by other manufacturers to make Fourdrinier wire cylinders and dandy covers.

EMORY A. ELLSWORTH,

Architect, Civil and Mechanical Engineer — Rooms 9 and 11 Whiting Street Building, Main St.

Mr. Ellsworth is the successor of Davis & Ellsworth, established in August, 1883, Mr. Davis soon afterward retiring. With two handsome offices—rooms 9 and 11 Whiting Street building—and the assistance of two accomplished draughtsmen and three engineers, Mr. Ellsworth is prepared to respond promptly to all demands upon his technical and professional skill and resources.

Mr. Ellsworth's reputation is well established, and his services in constant demand. He is a close student of the best models, and, possessing great originality of conception and execution, has before him the promise of a brilliant career. Among the examples of his genius may be mentioned the Whiting Street building, of which he is a tenant; the Essex-street apartment house; the Holyoke Envelope Company's factory; the agricultural experiment station at Amherst; the Hatch experiment station of Rhode Island, etc. He is now city engineer, which office he has held for several years, and has given entire satisfaction. Previous to locating in Holyoke he was for a time engaged in business at Northampton.

AMERICAN PAD AND PAPER COMPANY.

A. W. Esleeck, President; T. W. Halley, Treasurer—Manufacturers of Paper Pads and Tablets, Folded Papers and All Kinds of Headings—Whiting Street Building.

The manufacture of paper pads, tablets, letter and note-heads, bill-heads, ruled papers, etc., has grown to the dignity of a separate and very important industry of late years, with its principal seat at this great paper manufacturing center. Among its most noted representatives is the American Pad and Paper Company, established in 1883 and incorporated in 1888 with a working capital of \$12,000. The works are quite extensive, requiring for their accommodation one-third of the second, half of the third, and all of the fourth floor, 22 x 90 feet, of the great Whiting Street building on Main street, lighted by gas throughout. Fifty people are employed, and the paper-cutting and ruling machinery is run by an Otto gas engine. Every description of pads and tablets are made here in immense quantities, the specialties embracing the most popular grades of ruled and folded papers, letter, note, and bill-headings, loft-dried, engine-sized manila, book and news pads. A stock worth \$15,000 is kept constantly on hand, and the company's trade extends to every corner of the United States. It is hardly necessary to enlarge upon the facilities and advantages enjoyed by Holyoke manufacturers of the goods enumerated above and offered to the trade by this company, whose reputation for fair and liberal dealing is world-wide.

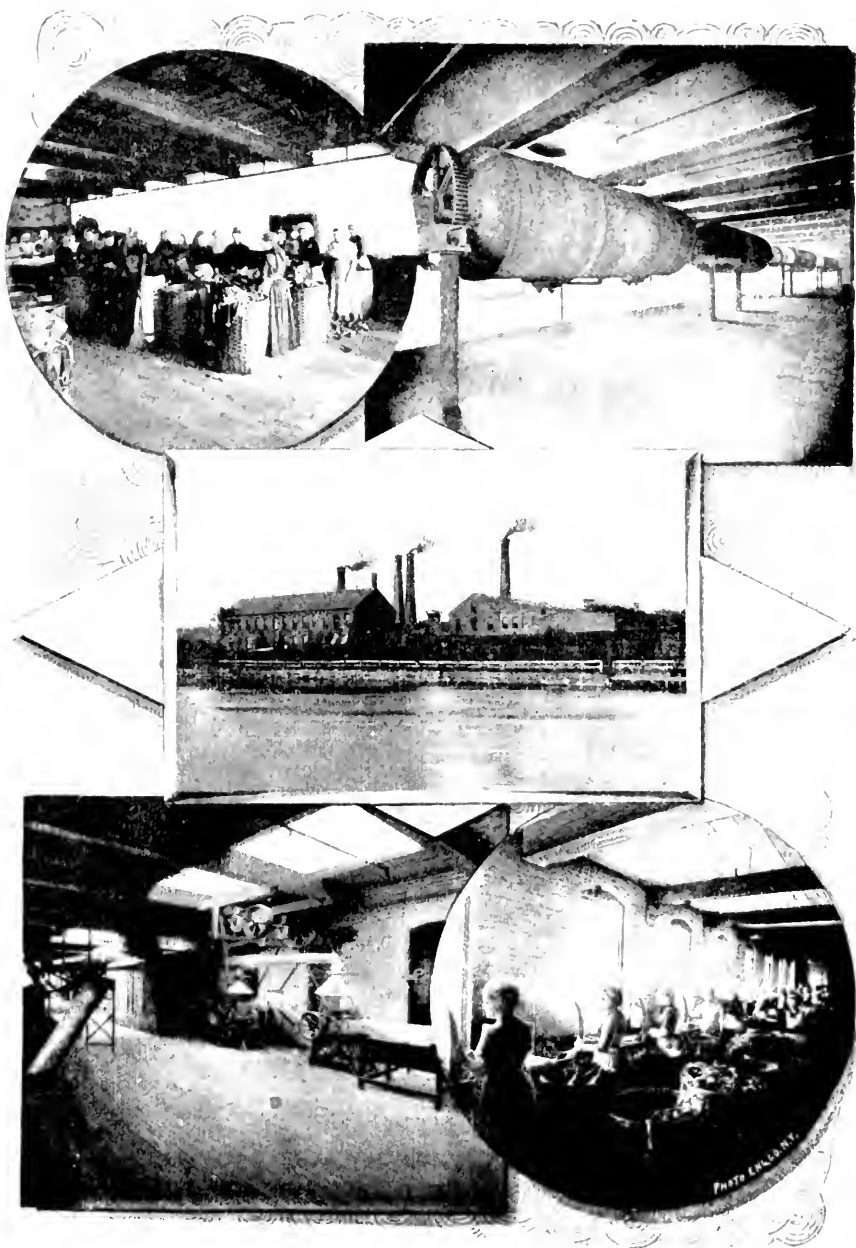
President Esleeck and Treasurer Halley are residents of Holyoke, the former a member of the school board.



KASTNER & WILLIAMS,

Jobbers of Writing Papers—Office, Second Floor Nightingale Block; New York Branch, No. 76 Franklin St.

The paper manufacturing interest of Holyoke necessitates the establishment here of numerous jobbing houses for the placing of its product. One of the most prominent of these is the house of Kastner & Williams, established in 1888, with offices in the Nightingale block and at No. 76 Franklin street, New York. This firm does a flourishing and fast-increasing business, buying direct from the mills or contracting with manufacturers for the filling of heavy orders for transfer to the trade and consumers. Some idea may be formed of the extent of their operations when it is stated that they purchase from thirteen different mills, among their contracts being one from the government for 1,000 tons super-calendered book paper to be used in the public printing office. The firm make a leading specialty of writing papers in all grades, but are also prepared to furnish choice book papers of every description in quantities to suit, at mill prices and without delay. Mr. R. C. Kastner resides in New York, and has charge of the office there. Mr. M. R. Williams lives in Springfield.



WINONA PAPER COMPANY'S MILL.

CROCKER MANUFACTURING CO.

S. S. Crocker, President ; C. A. Crocker, Secretary and Treasurer ; J. W. Mullen, Superintendent—Manufacturers of Colored Papers and Specialties—Second Level Canal, below County Bridge.

The Crocker Manufacturing Company was organized and incorporated in 1870 with a cash capital of \$100,000, for the manufacture of colored papers, their leading specialties being colored mediums or cover papers, "Crocker's American Matrix" paper, glazed hardware paper, etc., which have few rivals and no superiors. The mill now occupied by the company was originally built for the Hampden Paper Company in 1862, but passed into the hands of the present owners in 1871. It consists, with its appurtenances, of the main building, one story brick with basement for machine room, 75 x 100 feet ; two stock-houses of one story, 40 x 50 feet ; and boiler-house, 20 x 30 feet, containing three immense boilers. The equipment comprises one large water-wheel, and a fifty-horse-power steam engine, nine 450-pound and one 750-pound rag engine, one 72-inch and one 48-inch paper machine, one Marshall perfecting engine, two rotary bleachers, and a variety of subsidiary machinery and appliances, the uses of which it would be a tedious work to describe. Fifty men and twenty-five women are regularly employed ; the pay-roll averages \$2,500 per month, and five tons is the usual daily output of finished paper, which is handled by jobbers and consumed in every corner of the United States. The goods are in great favor with stationers, printers, and others, and no surplus stock accumulates.

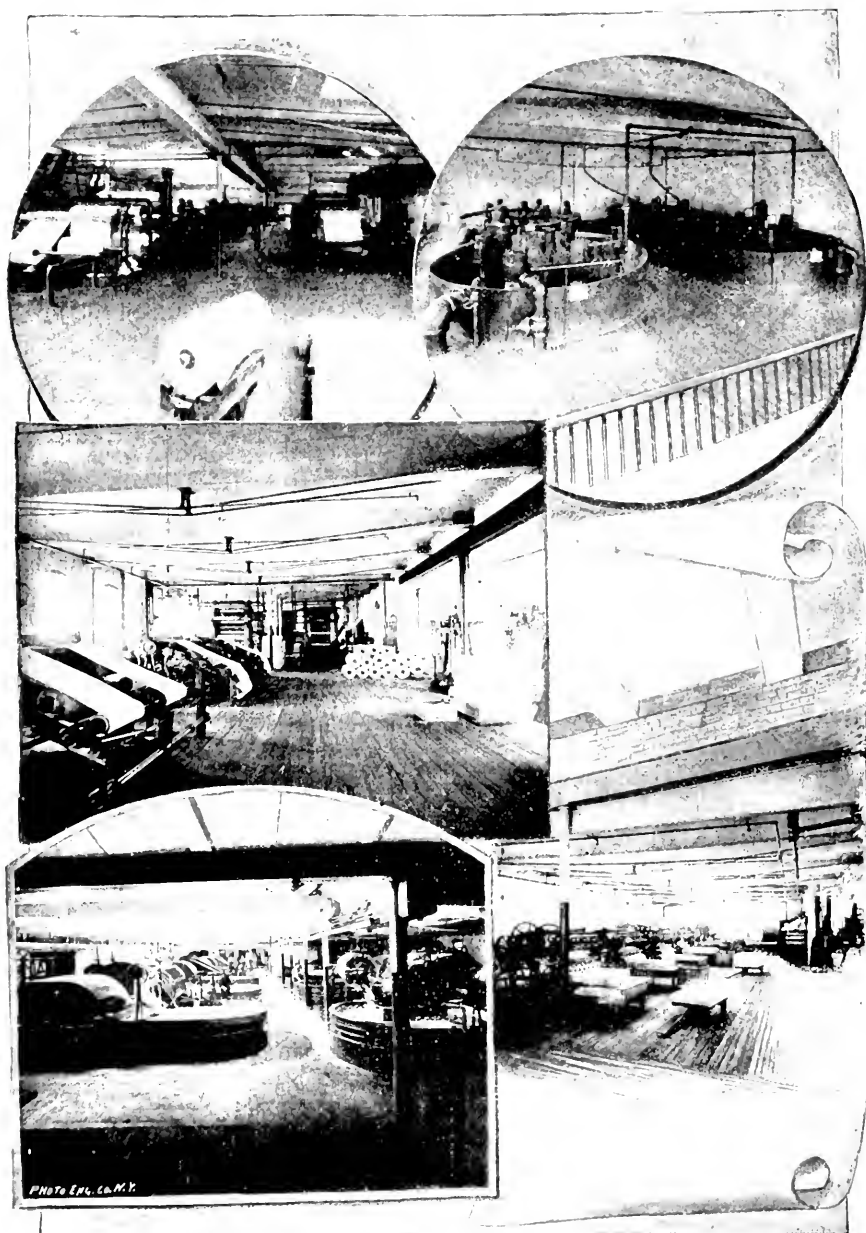
President S. S. Crocker resides at Leominster, while Secretary and Treasurer C. A. Crocker and Superintendent J. W. Mullen, who have charge of the business and plant, live in Holyoke.

THE WINONA PAPER COMPANY.

R. H. Emerson, of Jackson, Mich., President ; B. F. Hosford, of Springfield, Mass., Treasurer—Manufacturers of Flat Cap and Book Papers—Second Level Canal, below County Bridge.

The Winona Paper Company, famous for its flat cap and book papers, was incorporated in November, 1880, with the officers named in our caption. The plant, originally extensive and greatly enlarged the past year, has also undergone a remodeling and refitting that places it in the front rank of paper manufacturing establishments. Formerly the buildings formed an immense hollow square with a great open court in the center, but that space has been converted into three commodious machine rooms and additions to the rag department that quadruple its capacity, a skylight and numerous large windows making it one of the brightest and most inviting in the world, fitted up with three "Star" dusters and four Daniels cutters. Four capacious bleach boilers in a row are the features of the room devoted to that purpose, while fourteen washing and beating engines, including three new ones of 1,600 pounds capacity each, occupy the engine room, the appliances named preparing sufficient materials to keep the mill running full at all times, the output averaging twenty tons daily of the finest grades animal-sized flat writing, envelope, and book papers—the latter in small quantity and to order only. A peculiarity and advantage possessed by the papers of this company is that they are air-dried upon a special machine imported expressly for the purpose and the only one as yet introduced into this country, though they are in general use and considered indispensable in England and on the continent of Europe. The *Paper World* for November thus describes the process : "The paper passes in a web from a roll through a tub of sizing, precisely as for loft-drying. It then passes over 125 skeleton cylinders, and in its course is subjected to continuous currents of warm air, created by fans working inside the skeletons. The result is a close imitation of loft-dried paper—so close as to require expert judgment to distinguish the difference. It is claimed that air-dried writing papers are fully equal for all practical purposes to the loft-dried. Tub-sized, the chief and perhaps only notable difference arises from the quicker drying of the air-dried papers, giving them a thicker coat of sizing upon the surface, the drying process stiffening the sizing before it is entirely absorbed into the paper. If other things are admitted to be equal, the advantage of air-drying over loft-drying is readily seen, the paper being sized and dried in a continuous web at one process and without handling, the capacity of the machine being several tons a day, varying according to the paper dried. Thus many handlings are avoided and the time consumed in loft-drying is saved."

In remodeling this mill the Winona Paper Company has consulted the requirements of the trade as well as economy and dispatch in production, and the equipment is in all respects first-



WINONA PAPER COMPANY'S MILL.

class in style and construction, embracing eight stacks of super-calenders—one fifty inches in width—twenty paper-cutters and a 52-inch trimming knife, five ruling machines, and other improved appliances. Four Hyatt filters of 2,500 gallons capacity per minute supply all the pure water needed for manufacturing purposes, and the supply of water power for driving the machinery is ample, the apparatus having been constructed and put in by the renowned Holyoke Machine Company.

The specialties of the company, as before intimated, embrace the better grades of flat cap and writing papers, together with limited quantities of fine book papers. These goods are supplied to the trade on liberal terms, and at moderate prices, orders filled promptly and satisfaction guaranteed.

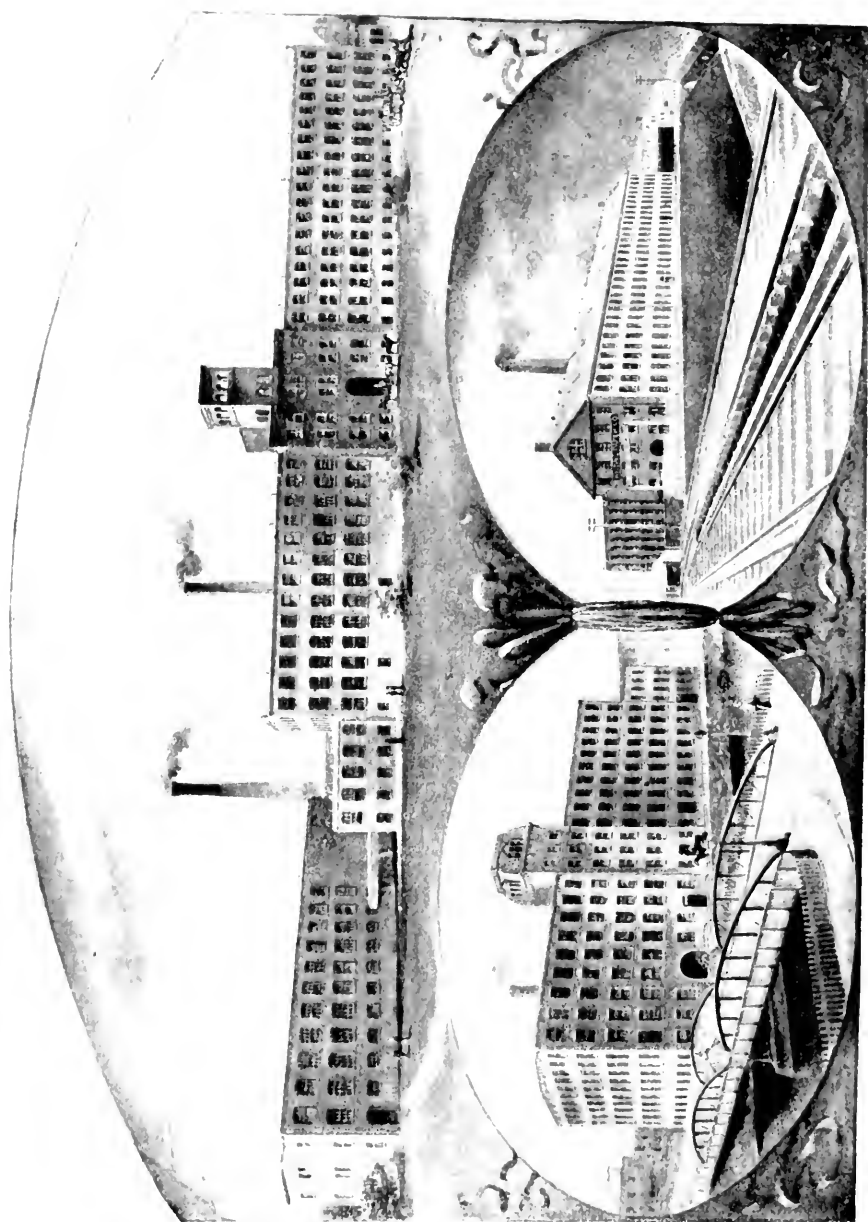
THE POWERS PAPER COMPANY.

Lewis J. Powers, Proprietor—Third Level Canal and Connecticut River Railroad Bridge—New York Office, No. 62 Duane St.

The career of Lewis J. Powers is full of encouragement for the struggling youth of our country. Mr. Powers first saw the light in the then village of Springfield, Mass., January 15, 1837, and when but eight years old commenced contributing to his own support by carrying and selling papers for the pioneer newsdealer, Mr. Plummer, who afterward, in 1847, sold out to Marshall Bessey, then proprietor of the Massasoit House news stand. Mr. Powers continued with Mr. Bessey, delivering a route on the *Republican* at \$2.50 a week, in the mean time nursing an earnest ambition to engage in business on his own account—an aspiration that was not gratified until he was nearly twenty years of age, when his opportunity offered in purchasing an interest in the concern with which he had been employed for ten years. For the first time he now found himself in a position where industry and capacity might command considerable returns, and his indefatigable and well-directed labor and enterprise bore immediate fruits in an increase of sales. He soon became sole owner of the house, adding from time to time new lines of commodities to the original stock of newspapers, etc., so that almost before he knew it he was handling great quantities of standard stationery, photograph albums, engravings, bronzes, statuary, etc. The following summer a handsome store was opened in the Goodrich block and stocked with choice lines of books, stationery, engravings, paintings, frames, notions, and fancy goods. This enterprise, also, proved successful. The same year he took the selling agency for the Glasgow writing papers. In 1866 he became president of the Powers & Brown Paper Company, formerly the old Berkshire Mills of Dalton, but ere many months withdrew and with J. H. Appleton purchased the controlling interest in the Riverside Paper Company of Holyoke, and sold his interest to Mr. Appleton two years later. In the mean time, in conjunction with the Agawam National Bank, Mr. Powers became one of the builders and owners of the superb granite building on Main street between Lyman street and the railroad in Springfield, whither he removed his book, stationery, and printing house from the Goodrich block, remaining there for several years, when, more space being required, he removed to the well-known Powers Paper Company's building on Lyman street, built by the Wason Manufacturing Company. Even this, however, finally proved inadequate, and last March the Powers Paper Company removed to Holyoke in order to concentrate business, increase facilities, and promptly fill orders. A large building adjoining the Connecticut River Paper Company's mill on third canal level at the railroad bridge was erected for the purpose, and this company now owns and operates the only plant in the country that, starting from the rag, manufactures writing papers, pads, envelopes, and papeteries under one roof, besides conducting a complete and extensive printing department on the premises for the production of note, letter, and bill-heads, statements, circulars, and commercial printing generally of the best grade and first-class style. The mill itself is thoroughly equipped with all approved modern appliances for making choicest loft-dried papers, grading from fine to extra ledger, which are quoted at lowest market prices, quality guaranteed. Their customers are in every state of the Union, South America, and Mexico.

Mr. Powers' business and private offices are commodious and magnificently appointed—probably in all respects the finest in the State west of Boston, and fitted up with every conceivable convenience and facility for the rapid and accurate transaction of business. He resides in Springfield, where he still conducts the Powers News Company with store in the Massasoit House basement, doing a business of \$100,000 or more annually.

Mr. Powers is a prominent representative citizen, has served thrice in the city council and once as alderman, was mayor of the city two years, member of the Governor's Council two years, one of the founders and president of the Hampden Park Association, treasurer of the National Trotting Association, is a director of the Agawam National Bank, of the Massachusetts Mutual Life Insurance Company, of the Electric Light Company, and of the Wason Manufacturing Company. He is also president and treasurer of the Connecticut River Paper Company of Holyoke.



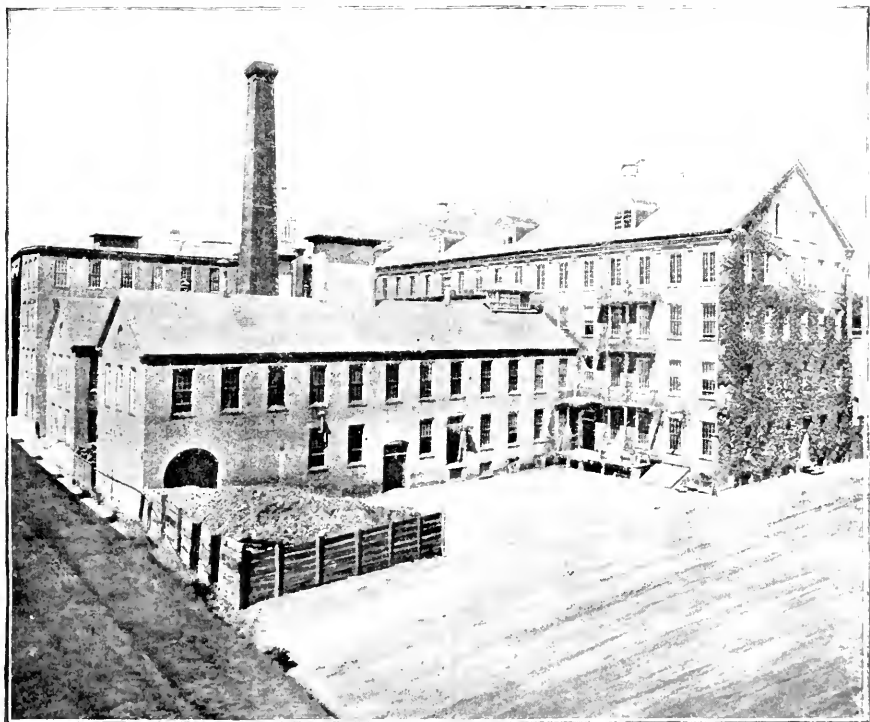
HOLYOKE AND COLINS' DEPOT

WHITING PAPER CO.'S MILLS.

MASSASOIT PAPER MANUFACTURING CO.

E. C. Rogers, President and Treasurer; C. B. Wells, Secretary and Superintendent—Manufacturers of Loft-Dried Writing Papers—Bigelow Street, near Dwight, Holyoke, Mass.

This company is the successor of the Greenleaf & Taylor Manufacturing Company, whose mill was erected in 1853 at Huntington. In 1870 the name was changed to the Massasoit Paper Manufacturing Company, and in 1872 the new mill at Holyoke was erected and capital increased to \$300,000. The main structure is of brick, 52 x 192 feet, four stories in height, also stock-house, 30 x 40 feet, four stories in height, with L 16 x 30 feet, and two machine rooms, each 30 x 90 feet, two stories in height. There are three boilers, two of 60-horse-power



and one of 80-horse-power; nine rag engines, one of 1,000, five of 600, and three of 500 pounds capacity, and two 70-inch Fourdrinier machines. The mill is fitted up with automatic sprinklers, fine hydrants, and electric lights, utilizes four mill powers, employs 175 hands, disburses \$7,000 per month in wages, and turns out an average of five tons per day of superior loft-dried writing papers, running on orders exclusively and shipping to the trade in all the great distributing centers.

President Rogers is a resident of Springfield and ranks with the most enterprising citizens of inland Massachusetts. He is a director of the John Hancock National Bank of Springfield, and of the Springfield Electric Light Company.

J. F. SULLIVAN,

Dealer in Fresh and Salt Meats, Garden Produce, etc.—No. 140 High St.

Jeremiah Francis Sullivan requires no introduction to the people of this community, among whom he has lived for nearly forty years. He was born at Dursey Island, County Cork, Ireland, and came to this country in 1849. After a short residence at Providence, R. I., he removed to Holyoke, and has been here ever since. In 1856 he engaged in the butchering and meat market business, subsequently adding the handling of fresh vegetables, and pros-

pered in trade. In 1862 he located at his present place, and afterward became associated with Mr. James F. Allyn, who retired in 1884. Mr. Sullivan does a large and profitable business. He was married in 1864 to Miss Kate L. Dower, and is the proud father of five promising children—two sons and three daughters. The eldest son, Frank, assists his father, and the eldest daughter, Clair H., is a student at the Cooper Institute, New York, art department. The family reside in their own home, No. 275 Dwight street.

Mr. Sullivan is a popular citizen. For fifteen years he was an assessor, for eight years chairman of the board, and for two years a member of the board of overseers. In December, 1888, he was the Democratic candidate for Mayor, with Mr. James H. Wylie for an opponent, and was elected by 1,231 majority out of 3,600 votes cast—631 more than Cleveland's majority. He was installed in office January 1, was re-elected in December, 1889, and is giving the people a vigorous and satisfactory administration.

EXCELSIOR PAPER COMPANY,

Manufacturers of Machine Finish Book Papers—Third Level of Canal.

The Excelsior paper mill was erected in 1872-73 by Messrs. Moses and James H. Newton, who in April of the latter year sold it to J. B. Warren and R. C. Dickinson. In the following December, Mr. Warren disposed of his interest to Dickinson & Mayo of Springfield, who conducted the establishment until early in 1889, when the present company, composed of Messrs. Henry S. Dickinson, William H. Clark, and George H. Smith, was organized. The buildings were partially destroyed by fire in 1884, but reconstructed and greatly improved.

As it now stands the Excelsior mill is of brick, three-and-a-half stories in height, with machine-room, 35 x 115 feet, rag engine-room, 30 x 90 feet, boiler-house, 20 x 35 feet, bleaching-house, 20 x 35 feet, office (beautifully finished in hard wood), 28 x 30 feet, and two-story storage warehouse, 20 x 30 feet—a model book paper mill in all respects, using two mill powers and running four 800-pound rag engines, and one 62-inch paper machine with a producing capacity of four tons per diem. A relay of power is provided for by a 40-horse-power steam engine, three 60-horse-power boilers supplying steam therefor and for heating purposes. Fifty hands are employed, the mill producing four tons of high-grade machine-finish book papers, in all sizes, weights, and tints, daily.



CHICOPEE.

THE first permanent settlement on the site of Chicopee was made in 1660; in 1750 the place received its name, and in 1848 was incorporated. The village is situated on the south bank of the Chicopee river at its confluence with the Connecticut, three-and-a-half miles north of Springfield; and its mills and factories obtain power from the first-named stream, a rapid water-course which in a distance of two or three miles has a fall of seventy feet. The Connecticut River railroad passes through the place, and a branch extends up the river a mile and a half to Chicopee Falls. Manufacturing at this point was inaugurated by the erection of a blast furnace and hollow ware foundry in 1787, followed later by paper and cotton mills. At present Chicopee is an important industrial center, producing great quantities of machinery, bicycles, tricycles, sewing machines, locks, cutlery, bronze statuary, cotton goods, etc. The public schools, supplemented by a free public library, are first-class, capably managed and well attended. There is one bank of discount—the First, capital \$150,000, surplus \$52,000—and one savings bank, the Chicopee, with a great number of patrons and deposits exceeding \$500,000. The streets, somewhat irregular, are well kept and well lighted; a capable police force and well appointed fire department look out for the safety of life and property, and, on the whole, there are few more pleasant villages than Chicopee. Population about 6,000.

FIRST NATIONAL BANK OF CHICOPEE.

Emerson Gaylord, President; F. B. Doten, Cashier—Chicopee, Mass.

This bank, originally established in 1845 as the Cabot Bank, a State institution, was reorganized and chartered under the National banking act in 1865, and has proved a useful and influential member of the grand sisterhood that during the past twenty-seven years has lifted the American banking system from the lowest to the highest place of any in the world, has contributed largely to the development of the village and the prosperity of the community, exhibiting great liberality toward every enterprise that gave promise of adding to the general welfare. The banking rooms, 40 x 50 feet, neatly fitted up and attractive, are the resort of great numbers of leading business men and others, the institution doing a general banking business in all branches—loans, deposits, discounts, domestic and foreign exchange, collections, etc. Herewith is presented the official statement to the Comptroller of the Currency, of date September 30, 1889:—

RESOURCES.

Loans and discounts.....	\$296,620 49
Overdrafts secured and unsecured.....	123 52
U. S. bonds to secure circulation.....	40,000 00
Other stocks, bonds, and mortgages.....	11,022 50
Due from approved reserve agents.....	25,070 76
Due from other national banks.....	2,490 17
Checks and other cash items.....	258 00
Bills of other banks.....	1,494 00
Specie.....	9,142 83
Legal tender notes.....	7,500 00
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	1,500 00
Total.....	\$376,832 17

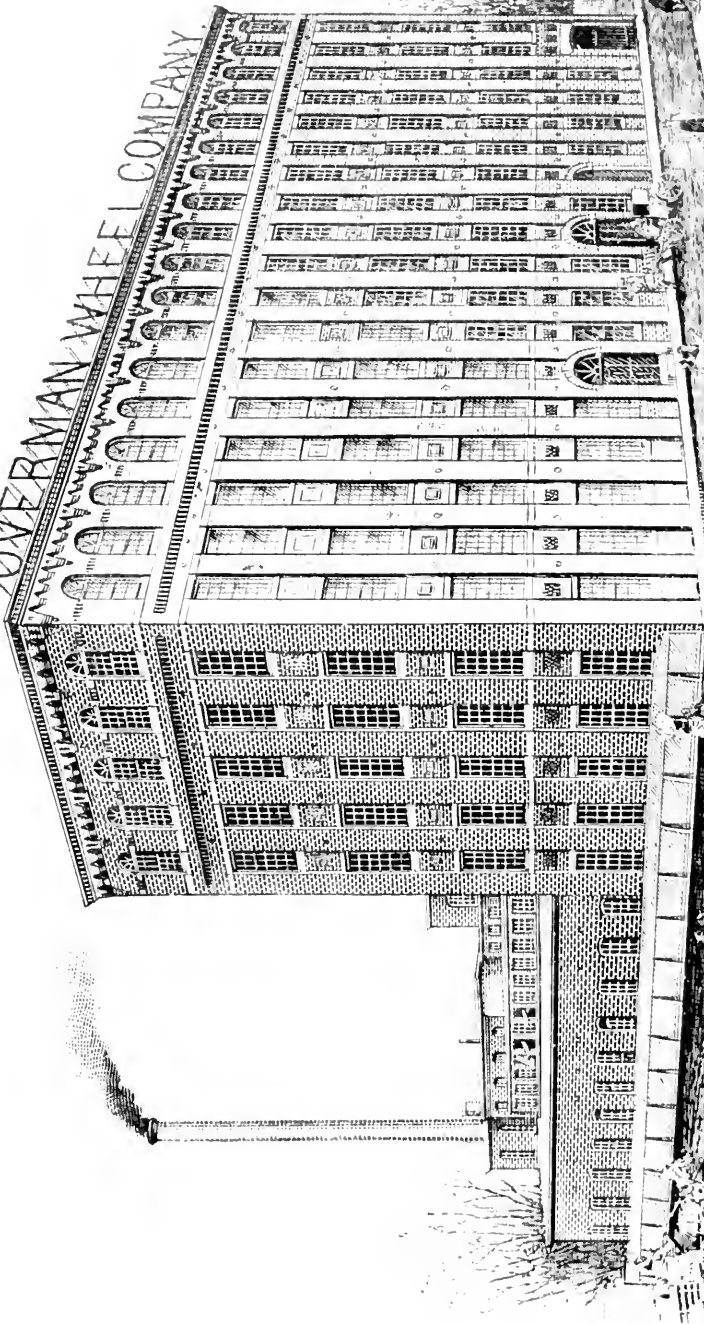
LIABILITIES.

Capital stock paid in.....	\$150,000 00
Surplus fund.....	52,000 00
Undivided profits.....	8,808 96
National bank notes outstanding.....	35,320 00
Dividends unpaid.....	6,894 00
Individual deposits subject to check.....	127,712 52
Demand certificates of deposit.....	15,812 00
Due to other national banks.....	284 00

Total..... \$376,832 17

President Gaylord is a native of South Hadley and Cashier Doten of Western Massachusetts. The board of directors is composed of leading influential citizens.

OVERMAN WHEEL COMPANY.



OVERMAN WHEEL CO.'S NEW WORKS, CHICOPPE FALLS.

CHICOPEE FALLS

IS a flourishing village of 4,000 or more inhabitants, situated on both sides of the Chicopee river, one-and-a-half miles above its mouth and five miles north of Springfield. A bridge just below the first fall (now converted into a dam) connects the two halves of the place, and pedestrians passing to and fro have a charming view of the river, the fall over the dam, and the rapids below—checked by another dam at a lower level. There is ample water power, utilized by numerous factories whence are turned out a great volume and variety of products, including bicycles, tricycles, agricultural implements, machinists' tools, firearms, cotton goods, and light machinery. Excellent police and fire departments, well lighted and cleanly streets, four first-class public schools, a parochial school, a sufficiency of churches, and a pervading air of industry and thrift create a favorable impression that is confirmed by a stroll through the factories and a view of the suburbs with their handsome villas and cosy cottage homes.

THE OVERMAN WHEEL CO.

A. H. Overman, President ; Luther White, Vice-President — Manufacturers of Victor Bicycles — Retail Salesrooms, Boston and Washington ; Offices and Factory, Chicopee Falls, Mass.

Though the name "Victor" may convey to the mind of the reader much of the excellence of the bicycle bearing it, it will no doubt be of interest to many to hear a word in regard to the production of these seemingly perfect pieces of mechanical construction.

The Overman Wheel Company have now in operation in Chicopee Falls, Mass., perhaps the most complete and best equipped bicycle factory in the world. Exactness and precision in methods and execution produce perfect and uniform results. This idea is a leading one in every department, and its results are everywhere apparent. From an original building two stories in height, and covering an area of perhaps 6,000 feet, the plant has grown until it now consists of a main building of five stories and basement, constructed of pressed brick, and having a frontage on Springfield street of 150 feet and a depth of 50 feet, with two diverging wings, in themselves more than double the size of the original structure. For the purpose of producing the best bicycles in the world, we find gathered here a collection of machinery unrivaled for its variety and perfect adaptation to various uses.

It has always been a belief on the part of the Overman Wheel Company that the surest way to make the machines they desired to make (that is, the best in every sense) was by the use of the finest and most modern machinery in all departments. Hence, their hundreds of employes are enabled to produce results, both in quality and quantity, which would otherwise be impossible.

The establishment gives one the impression of completeness and of intelligent and well-directed energy which must achieve admirable results.

As mentioned above, the company have houses in Boston and Washington, but the executive offices are located at the factory at Chicopee Falls. They are situated on the second floor of the main building and are models in their way. Commodious, perfectly and even elegantly appointed, they afford every facility for "doing business" with efficiency and ease.

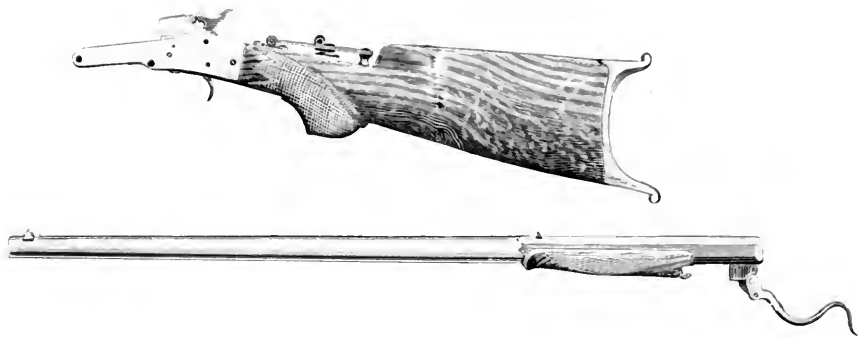
The company claim the distinction of having been the first American makers of high grade cycles, and are justly proud of this, and of their steady and rapid growth in the art.

Their latest success is the Victor Safety bicycle, in which is used the only perfect anti-vibration device yet developed. This is a masterpiece in itself and well deserves the preference it enjoys in the minds of the cycling public.

MASSACHUSETTS ARMS COMPANY.

T. C. Page, President; T. W. Carter, Treasurer — Manufacturers of Maynard Patent Breech-Loading Rifles and Shot-Guns—Chicopee Falls.

The Maynard rifle made its early reputation many years ago, and played no unimportant part in the great civil war, when a force of three hundred men was busily engaged in its



manufacture for certain branches of the military service. Since then the company has not urgently pushed sales, contenting itself with adding improvements from time to time until now the Maynard as a target and hunting rifle has no superior and few equals. A new and superb style of breech-loading shot-gun has also been perfected, a gun which performs well under any and all circumstances, and has acquitted itself creditably in competition with many of the most celebrated high-priced weapons of American and English make.

The Massachusetts Arms Company, incorporated with \$70,000 capital in 1830, by special act of the Massachusetts Legislature, occupies a portion of the Lamb Knitting Machine Company's works, employs ten skillful and experienced armors, and, provided with superior machinery, turns out large numbers of fire-arms, which are sold by reputable American and foreign dealers. The officers are named in our caption. President Page is treasurer and Treasurer Carter president of the Lamb Knitting Machine Company.

THE SHERMAN "KING" VAPORIZER COMPANY.

Manufacturers of the Sherman "King" Vaporizer—Chicopee Falls.

Perfect ventilation has thus far proved unattainable, notwithstanding the researches of scientists and the persevering efforts of architects and builders. As a consequence the air of all occupied buildings is more or less vitiated and the health of the inmates necessarily suffers. The only effective remedy that has ever been discovered is found in the wonderful Sherman "King" vaporizer, a practically perfect disinfecting device manufactured by the Sherman "King" Vaporizer Company of Chicopee Falls. Our engraving conveys a fair idea of the vaporizer charged and ready for use. The work, silent, invisible, and complete, is performed by the vapor of a volatile chemical, which becomes incorporated with and thoroughly disinfects the atmosphere of any building or apartment, however foul or unwholesome. The case, similar in form to that of a water-cooler, is made of iron and contains a porous cup or reservoir which, when charged, absorbs a sufficient quantity of the chemical to last for several months. Fully charged previous to delivery, the disinfectant sinks into the substance of which the reservoir is composed, and is invisible and incapable of being spilled or wasted even if the vaporizer is taken to pieces. The volatile chemical employed is compounded by a secret process, is absolutely harmless to handle, is supplied by all agents, and costs but little—about three cents per month for each machine. Once charged, the apparatus requires no further attention until the chemical is exhausted, when a child can refill it in a few seconds. The technical name of the fluid is carbo-essol, and there is no known substitute.

The machine is made in three sizes. No. 1, price \$3.50, is for use in a single sleeping apartment or sick chamber. No. 2, price \$5.00, is of capacity sufficient for a single privy,



urinal, bath-room, or dwelling of ten rooms. No. 3, price \$8.00, is designed for use in the urinals, closets, and waiting-rooms of railroad stations, schools, hotels, public buildings, churches, theaters, hospitals, factories, etc., and may be employed in any desired number. Either size of this device is an effective and recognized aid to and substitute for ventilation. No. 2, for example, will thoroughly disinfect and purify the air of the worst privy or urinal in the space of one calendar day, rendering the place wholesome and destroying all bad smells. The same results follow its use in a sick-room or hospital ward, and, placed in the lower hall of a dwelling, the vapor penetrates to and purifies every nook and cranny of the house.

The Sherman "King" Vaporizer Company is well equipped with manufacturing facilities, and is fast building up a vast trade, sales multiplying at a gratifying rate. T. C. Page, Esq., president of the Massachusetts Arms Company, and treasurer of the Lamb Knitting Machine Company, is manager.

J. STEVENS' ARMS AND TOOL CO.

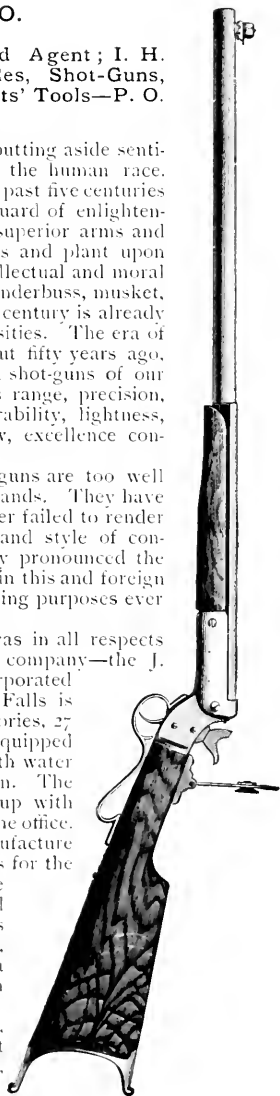
Joshua Stevens, President; J. E. Taylor, Treasurer and Agent; I. H. Page, Secretary—Manufacturers of Stevens' Rifles, Shot-Guns, Reloading Tools, Sights, Shells, and Fine Machinists' Tools—P. O. Box No. 5900, Chicopee Falls, Mass.

The history of fire-arms is full of interest to those who, putting aside sentimentality, note the influence of invention upon the progress of the human race. The victories gained for civilization over barbarism during the past five centuries would have been impossible without gunpowder, for the vanguard of enlightenment has ever been few in numbers, and only by force of superior arms and discipline has it been enabled to gain a foothold among savages and plant upon the soil of new continents the banners of progress, culture, intellectual and moral freedom, and even of religion. But the clumsy flint-lock blunderbuss, musket, and rifle of even so recent a date as the beginning of the present century is already antiquated, and specimens are sought and treasured as curiosities. The era of real improvement in fire-arms may be said to have begun about fifty years ago, and has stealthily advanced until the latest styles of rifles and shot-guns of our day may be safely pronounced practically perfect as regards range, precision, penetration, ease and rapidity of manipulation, strength, durability, lightness, and beauty of workmanship, while prices are remarkably low, excellence considered, as is exemplified in the Stevens arms.

The Stevens' target and sporting rifles, pistols, and shot-guns are too well and favorably known to require detailed description at our hands. They have been before the public for a long term of years and have never failed to render satisfaction. Improvements have been made in the method and style of construction from time to time, until these arms may now be fairly pronounced the marksman's and sportsman's *ne plus ultra*, used everywhere in this and foreign countries, and the most perfect weapons for practice and sporting purposes ever devised.

The firm of J. Stevens & Co. was established in 1869, and was in all respects successful industrially and financially. In 1886 the present company—the J. Stevens Arms and Tool Company—was organized and incorporated with \$40,000 paid-up capital stock. The plant at Chicopee Falls is quite comprehensive and occupies two fine buildings, four stories, 27 x 60 feet, and three stories, 27 x 56 feet respectively, well equipped with improved special machinery in all departments, run by both water power and steam, and giving employment to more than fifty men. The whole is heated by steam, lighted by electricity, and fitted up with electric annunciators and bells connecting all departments with the office.

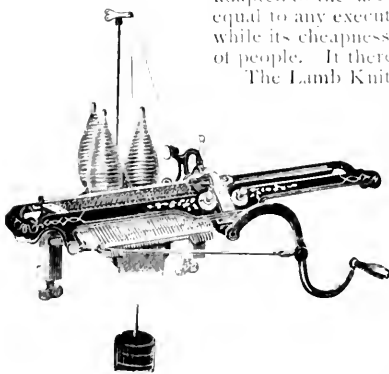
This company, while devoting most of its attention to the manufacture of the fire-arms named, also produces all requisite accessories for the same—duplicate parts, long-range sights, peep and telescope sights, globe sights, Vernier and wind-gauge sights, leather and canvas cases and covers, cartridge belts, shot and bullet cartridges of brass and paper, cartridge shells, wads, reloading implements, bullet-moulds, targets, etc. In their tool department are made a variety of fine implements for the use of mechanics, among them all the novelties in calipers and dividers, Stevens' patent "Exact" surface gauge, Stevens' "Ideal" patent combined nut and washer, patent double-lip countersink, patent combination gauge, patent combined caliper and divider, etc. Correspondence is invited, orders promptly filled, and satisfaction guaranteed.



LAMB KNITTING MACHINE COMPANY.

T. W. Carter, President; T. C. Page, Treasurer—Manufacturers of Lamb's Patent Knitting Machines—Chicopee Falls.

No other similar machine has ever achieved a title of the celebrity and reputation which attaches to the Lamb Knitting machine, because it is the only practical machine of the kind adapted to the use of families and small manufacturers, doing work equal to any executed by the most complicated and expensive machine, while its cheapness and simplicity place it within the reach of all classes of people. It therefore steadily grows in popularity.



The Lamb Knitting Machine Company, capital \$200,000, was incorporated in 1867, and has proved an exceptionally successful enterprise, the machines going to all parts of the world, and having an extraordinary sale in Continental Europe, where domestic economy is practiced in its utmost perfection. The factory is a commodious and attractive structure, built of brick, four stories in height, 75 x 300 feet, gives employment to ninety mechanics, and is equipped with a magnificent complement of machinery, etc., much of it of special and unique design and construction, run by 80-horse water-power and a 60-horse-power steam engine. The office is a gem of neatness and good taste, finished in hard woods, decorated in stained glass, and provided with all possible conveniences, and brilliantly lighted by gas.

President Carter, a resident of Chicopee Falls for sixty years, is treasurer of the Massachusetts Arms Company. Treasurer Page, who is president of the company just named, has lived here for twenty-three years.

THE BELCHER & TAYLOR AGRICULTURAL TOOL COMPANY.

W. P. McFarland, President; James E. Taylor, Secretary; George S. Taylor, Treasurer; Andrew Gale, Superintendent—Manufacturers of Improved Farm Implements and Machinery—Chicopee Falls.

The germ of this flourishing company was the invention, in 1830, by a Vermont genius, of a simple form of feed-cutter, which he dubbed the "Yankee Blade." It was not until the summer of 1852 that the late Bildad B. Belcher of Chicopee Falls examined the implement and decided to engage in its manufacture and sale, which he commenced in the fall of the same year. It was not long until he had so much improved the "Blade" that the name was changed to "the self-sharpening feed-cutter"—a reverse motion and the application of oil and emery performing that operation. Mr. Belcher made a study of the feed-cutter, and soon took the lead in the manufacture of cylinder machines for that purpose. So satisfactory became his products, both in quality and appearance, that the trade demanded and he finally consented to an extension of his business to the manufacture of other implements in the same finish and workmanship; this induced him to commence the manufacture of his improved Clinton Sheller, which culminated in the Right-hand sheller now so favorably known. In 1850 he purchased of J. M. C. Armsby, of Worcester, his entire set of patterns for his improved plows. In 1861 his business had so far increased that he was induced to associate with himself Mr. Taylor, under the name of Belcher & Taylor. From this time the business rapidly increased, and the new firm felt it necessary, in 1863, to seek better accommodations; and at that time the present incorporated company was formed, and the factory now occupied by the company built.

In a recent circular to the trade the company say: "As we near the close of our first quarter of a century since the incorporation of the present company, we find ourselves occupying buildings covering more than four times the area of those at the beginning, while we have made many accessions to our manufactures. In plows our advance has been most marked, particularly in that class known as reversible or swivel plows, which have become so popular of late years. The addition to the Yankee plow series of the spring root latch, with jointer and rolling coupler, gives us an unequalled line, and already the leading plow in many sections of the country. A notable addition is that of the National reversible sulky plow, which has many new and entirely original features not found in other riding plows, and for which there has long existed a demand among our best farmers. Its immediate success has been most gratifying, and we confidently predict a much larger sale as its merits become more fully known. Following in the track laid out by the founder, it has been our aim to give to the farmers the best tools that can be made. We do not strive to make our goods to compete with the cheap

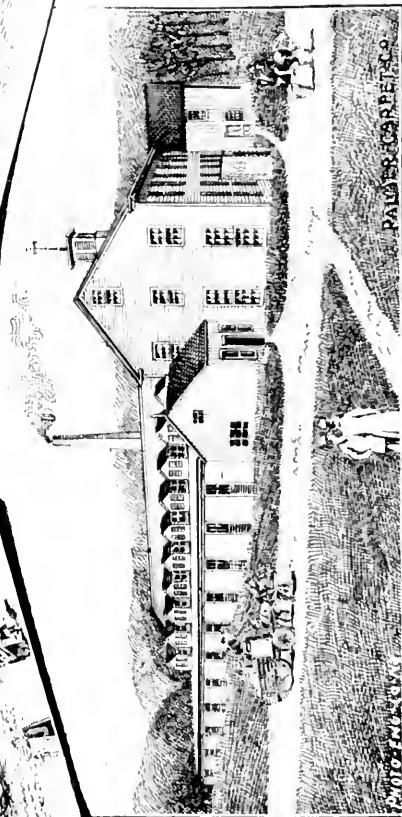
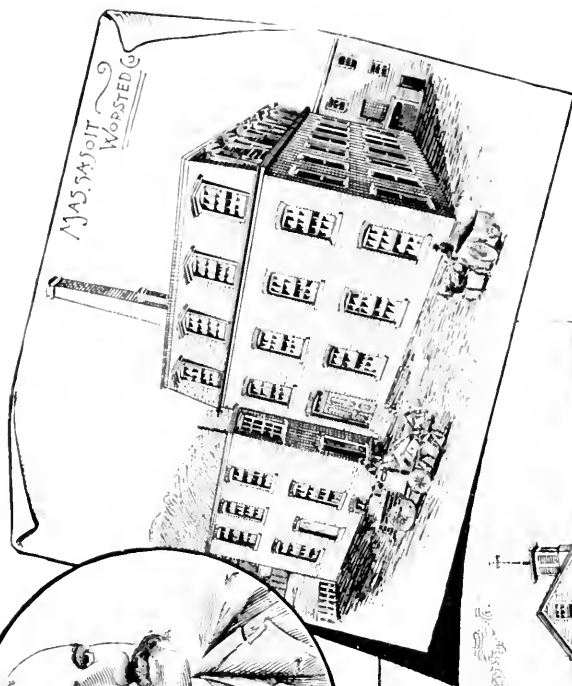
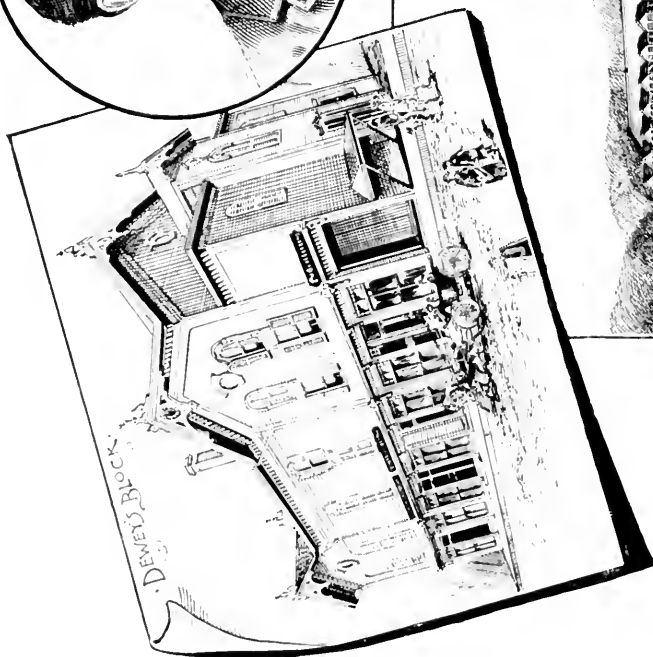
implements thrown into the market. We buy the best stock, employ competent mechanics, secure improved machinery, and are able to make first-class work at prices comparing favorably with the work of other manufacturers. Every article made by us is warranted to be of the best material and workmanship.

"Some years since, in order to get a uniform good quality of steel goods, we introduced machinery into our works for the manufacture of all kinds of steel teeth and other steel commonly used in agricultural goods. We are now manufacturing for our own use and for the trade the best solid steel teeth now used, oval and other reversible points and hilling wings. We also are the owners of, and the only manufacturers who have the right to manufacture, the Fillebrown harrow-tooth for New England, under the Fillebrown patent of March 6, 1883, and shall be pleased to supply the trade with the same. The above goods are made from the best stock; they are oil-tempered, and nicely finished and polished."

Their catalogue of manufactures embraces Bullard's hay tedder, Nye's Bay State and National rakes, New York and Union lever cutters, self-sharpening feed cutter, The Lion ensilage and feed cutter, Gale's copper strip feed cutter, Farmer's and Gale's vegetable cutters, right-hand and common shellers, Share's improved harrow, both steel and iron teeth; Randall's pulverizing disc harrow; hinged, square, revolving, Geddes' and A harrows; cultivators of all kinds, both wood and iron frames; Share's horse hoe, Prout's hoeing machine, New England cultivator and horse hoe combined, Goslee's tobacco ridger and potato coverer, True's potato planter, the Oneonta clipper reversible plow, the National patent steeled metal plow; cylinder, conical, Lion, and Armsby's plows; iron beam plows, sub-soil and meadow plows; double mould board plows, store and warehouse trucks, dry goods trucks, block trucks, garden barrows, road scrapers, tobacco presses, Whittemore's grain thresher, Johnson's fanning mill, Fairchild's bag holder, whiffletrees, doubletrees, and tripletrees, etc.

The capital stock of the company is \$50,000, invested in materials and factory, the latter an immense frame structure of three stories, 42 x 260 feet, fitted up with appropriate machinery propelled by both water and steam power. Ninety hands are employed, and the output, of great volume and value, is distributed all over the United States and exported to Europe.





PALMER.

THE town of Palmer dates from 1727, when the original settlement was made by a colony of Irish Presbyterians, who conferred upon the spot the title of The Elbows. The village is situated at the junction of the Boston & Albany and New London Northern railroads, fifteen miles east of Springfield, and is watered by the Ware river, which supplies power for driving the machinery of its factories. Much manufacturing is done here, and the surrounding country is remarkably productive of farm crops, live stock, butter, poultry, etc. The public schools are of the best class and well attended, the police and fire department active and vigilant, the streets neat and well kept, and the style of public and private buildings and factories much above the average. There is one bank—the Palmer National—with \$100,000 capital, and every requisite facility is afforded for the transaction of business, industrial and mercantile. Population of the town, 6,500. The treasurer's report for the year ending March 4, 1888, shows receipts from all sources \$69,980.14; disbursements, \$69,960.96.

MASSASOIT WORSTED COMPANY.

W. C. Dewey, President; A. L. Fennessy, Treasurer — Manufacturers of Carpet Yarns—Near Depot, Palmer.

The Massasoit Worsted Company is a new enterprise, established early in the past year by the officers and directors of the Palmer Carpet Company as an auxiliary. The capital is \$50,000, and the factory, situated near the railroad depot, is a brick structure of two stories, 50 x 65 feet, fitted up with improved machinery, among the most noticeable of which are two Noble combs of great capacity, the necessary drawing appliances, 1,200 spindles for spinning, 1,000 spindles for twisting, and a fine complement of redoubling and reeling devices. About 50 hands are employed, and large quantities of superior carpet yarns are made, exclusively for use in the works of the Palmer Carpet Company.

President William C. Dewey, of the Palmer Carpet Company and Massasoit Worsted Company, is a native of Warren county, Illinois, where he was born October 18, 1860, and is consequently about thirty years of age. He came to Palmer in February, 1873, and in September, 1876, entered the bank, where he remained seven years, being promoted to the post of treasurer of savings at the age of twenty and to that of cashier of the National bank when twenty-one. The institution enjoyed marked prosperity during his connection with it, the stock having risen to 142½ at the time he withdrew—the highest figure it has ever attained. After eight months' service as treasurer of the Palmer Wire Company Mr. Dewey removed to Boston, became a member of the Boston Stock Exchange, and after two years was appointed manager of the Equitable Life Assurance Society for Western Massachusetts—a position in which he was quite successful. In 1887, having purchased a controlling interest in the Palmer Carpet Company's stock, he returned to Palmer and assumed the management. He subsequently purchased the homestead of Mr. M. W. French, and also the business block at the corner of Pleasant and Central streets, which latter building (illustrated herewith) he removed last season to Main and Central streets, thus enhancing the value of the property and greatly improving the appearance of the street from a business point of view. Under his direction the Massasoit Worsted Mill plant was put in order and successfully started last season. This mill is more fully described elsewhere. Mr. Dewey married, in October, 1883, the youngest daughter of Hon. W. N. Flynt of Monson. His portrait surmounts the group of buildings on opposite page.



OFFICE FLYNT BUILDING AND CONSTRUCTION CO.—FRONT VIEW.



REAR VIEW.

FLYNT BUILDING AND CONSTRUCTION COMPANY.

W. N. Flynt, President; Rufus Flynt, Treasurer; A. T. Wing, General Manager;
L. H. Gager, Engineer—Builders and Contractors—Palmer.

The above-named company, established and incorporated with \$30,000 capital in 1885, has been remarkably successful in securing and executing extensive contracts for structural work of all kinds. The handsome office of the company, opposite the B. & A. railroad depot, attracts the attention of all passers-by and is fitted up within to correspond with the tasteful exterior, views of which are presented on the opposite page.

The company, doing a business of many hundred thousand dollars per annum, and extending territorially all over this and adjoining States, employs from 800 to 1,000 men, dependent upon the season. Their business includes the erection complete of large public buildings, business blocks, churches, depots, machine shops, mills, and other structures, together with dams and all classes of heavy masonry. For many years they have given especial attention to planning, contracting for, and building mills and factories, in which they are experts, and some of the largest and best plants of the kind in New England are of their construction. Prompt and skillful attention is given to making estimates, and they will contract for the entire work, materials, etc., required in the erection of any kind of building.

Individuals or corporations who contemplate building will consult their own interest by communicating with the Flynt Building and Construction Company of Palmer.

PALMER CARPET COMPANY.

William C. Dewey, President; A. L. Fennessy, Treasurer—Manufacturers of Body
Brussels and Wiltons.

This is an industry that interests every housekeeper in the land. It was founded in 1870 by Parks & Wade, who failed two years later, whereupon the present company was organized with a capital of \$50,000; William C. Dewey, formerly of Illinois, president; A. L. Fennessy of Springfield, Mass., treasurer, and C. E. Dewey, clerk. The main factory building is of wood, two stories, 65 x 165 feet, connected with which are the dye-house, one-story, 30 x 70 feet; dresser and winder rooms, two stories, 39 x 90 feet, and engine-room, one story, 35 x 50 feet, containing a 75-horse-power steam-engine and boiler. Seventy-five people are employed, and 5,000 yards of superior Brussels and Wilton carpets are made weekly, the entire output being handled by Arnold, Constable & Co. of New York, sales averaging \$200,000 per annum, and the goods being distributed all over the Union. Handsome in pattern and well made from choice materials by the latest improved processes, they are attractive, salable, and serviceable. The factory is illustrated on page 152.

NASSOWANNO HOUSE.

P. C. Sawyer, Proprietor—Main St.

The Nassowanno was originally established in 1851 by the late Chester Strong. The premises have been enlarged and improved from time to time until they now include the large three-story hotel and Strong's block, fronting 110 feet on Main street, with a depth of 60 feet, a frame ell of the same height, 60 x 65 feet, extending to the rear. The lower story of the front building is divided into seven neat stores, while the hotel is situated upon the upper floors and reached by a broad stairway. A spacious and handsome office, reading, sample, and billiard rooms, two sumptuous parlors and an inviting dining room capable of seating 150 guests, are all on the same floor, while up stairs and in the wing are the sleeping apartments and several private parlors, all roomy, airy, elegantly furnished, clean, and tidy. Throughout the house is heated by steam, lighted by electricity, carpeted with Brussels, provided with electric bells and fire escapes, and the accommodations are unsurpassed.

The subsistence department is carefully looked after by an experienced steward under the proprietor's instructions. The epicure can find no fault with the quality of the food, the *cuisine*, or the service.

A superb livery establishment is connected with the house, and hacks connect with trains, transferring patrons and their baggage free of charge. Rates are quite moderate—\$2 per day.

Mr. Homer C. Strong, who succeeded his father in the direction and ownership of this popular house on the first of last May, is a prominent attorney. He was succeeded by Mr. P. C. Sawyer, who took charge November 1. Mr. Sawyer, a native of Templeton, Mass., has had large experience in hotel keeping during the past twenty-five years, having kept the City

Hotel at Keene, N. H., from 1881 to 1883, the Hampshire House at Ware for two years, the Tremont House at Winchendon for two and a half years, and the Warren Hotel at Warren for two and a half years.

Chester Strong, born at Southampton, Mass., and his brother Hervey, came to Palmer in 1840, and at once engaged in trade here and at Monson. He was postmaster under the Harrison-Tyler administration, and second agent of the Western (now Boston & Albany) railroad. He erected Strong's block in 1849; it was destroyed by the great fire of 1851, but was immediately rebuilt, together with the Nassowamko House and a fine residence at Thorndike and East avenues. In the later years of his life he was engaged in the insurance business. His brother Hervey co-operated with him in all his enterprises, never married, and died in 1862. Chester Strong married Lucy Cooke of Lanthamton, the only issue being Homer C. Strong, who, on the death of his father, succeeded to the estate.

PALMER WIRE MANUFACTURING COMPANY.

J. S. Holden, President; Henry L. Holden, Vice-President; Henry P. Holden, Treasurer; O. J. Stockwell, Superintendent—Manufacturers of Wire from Iron, Bessemer, and Cast Steel—Palmer.

The Palmer Wire Manufacturing Company was organized in May, 1880, capital \$200,000, and has already achieved fame for the excellence of its products, and built up a trade that embraces all the states, Canada and Cuba. The works comprise three buildings—one of two stories, 50 x 120 feet, frame; one of one story, 60 x 150 feet, brick; and one of one story, 40 x 150 feet, frame; connected with which are the necessary warehouses. The equipment is first-class, and includes the latest and best improved rolling, wire-drawing, and flattening machinery in great variety, driven by a 150-horse-power steam engine. Sixty men are employed, and the output of wire of all kinds is very large and steadily increasing, the specialties including the higher grades in all gauges of iron, bessemer, and cast steel wire, tinned and spring steel wire and other salable goods.

Treasurer Henry P. Holden is senior member of Holden & Fuller, woolen goods manufacturers of Palmer; President J. S. Holden is owner of the Leonard woolen mills, Bennington, Vt.; Superintendent Stockwell is a practical wire manufacturer of long and varied experience.

HOLDEN & FULLER,

Manufacturers of Ladies' Woolen Dress Goods—On line of New London Railroad, Palmer.

A representative house in the manufacture of woolen dress goods is Holden & Fuller, (Henry P. Holden, Charles E. Fuller), established 1883. Their plant on the line of the New London Northern railroad is quite extensive, and ranks with the most complete in the country. The mill proper is of brick, four stories in height, 48 x 100 feet, fitted up with four sets of cards and nineteen broad looms, automatic sprinklers and gas fixtures. Connected therewith are commodious dye, dresser, picker, engine, and boiler rooms, two warehouses, etc., and the machinery is driven by a ninety-horse-power steam engine. The working force numbers fifty, and 22,000 yards of choice woolen dress goods in plaids and stripes are produced monthly. These fabrics are sold direct to the jobbing trade at market quotations, experience having demonstrated the unwisdom of selling on commission.

Mr. Fuller devotes his undivided attention to the management of this mill, while Mr. Holden, who is treasurer of the Palmer Wire Manufacturing Company and interested in other enterprises, is necessarily absent much of the time.

TOWN OF MONSON.



SOLDIERS' MONUMENT.

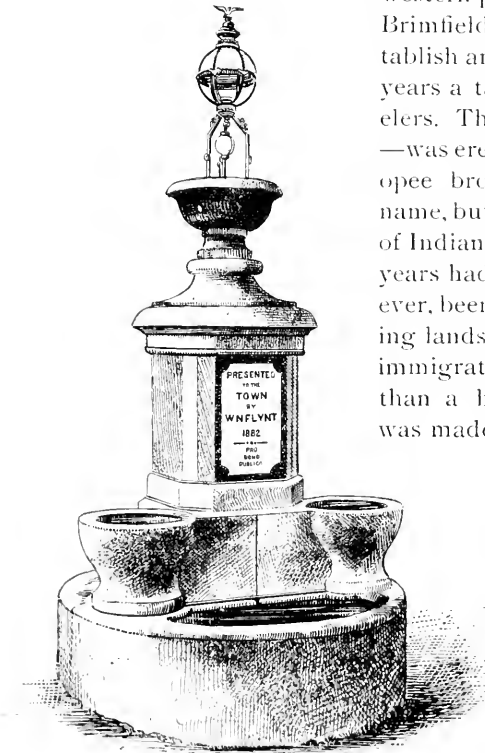
(Presented to the Town of Monson by Cyrus W. Holmes, Sr.)

MONSON.

AN IDEAL NEW ENGLAND TOWN AND VILLAGE—EARLY SETTLEMENT—
NATURAL ADVANTAGES—GROWTH AND DEVELOPMENT—
INDUSTRIES AND COMMERCE.

ABOUT the year 1657 one Richard Fellows received from the general court a grant of 200 acres of land along the Chicopee river in the western part of what was then the town of Brimfield, upon obligating himself to establish and maintain for a period of seven years a tavern for entertainment of travelers. The house—probably a log building—was erected near the confluence of Chicopee brook with the river of the same name, but was abandoned on the outbreak of Indian hostilities long before the seven years had expired. Attention had, however, been attracted to the excellent farming lands in the valley and vicinity, and immigration continued steadily for more than a hundred years, when in 1760 it was made a separate district of 360 inhab-

itants under its present name, conferred in honor of the then president of the British board of trade. October 20, 1775. Monson was incorporated, and the spirit of the people is displayed in the generous manner in which the history of the time credits them with acting in the great crisis then pending, the outbreak of hostilities with the mother country.



FLYNT FOUNTAIN.

Then, as in every war since, Monson signalized her patriotism by liberal contributions of men, money, and supplies. In the civil war—1861-65—Monson was represented in the Union army by 155 men, of whom twenty-nine died in the service, of disease or wounds. Their names are

inscribed upon tablets in the Memorial hall, and their devotion commemorated by a monument of Ryegate granite forty-six feet in height, surmounted by an ideal statue of the American volunteer infantry-man, the whole the personal gift of Cyrus W. Holmes, Esq., at whose expense



MEMORIAL BUILDING.

it was erected, the dedication ceremonies taking place July 4, 1884. This was the crowning glory of a long and busy life, which nevertheless has ever found time to think for and help by precept, example, labor, and money the community in which he cast his lot more than sixty years ago,

when he came hither to take charge of the Hampden Manufacturing Company's books. He is a native of North Stonington, Conn., born November 24, 1801, was agent of the company for twenty-five years up to 1866, and clerk up to the time of dissolution in 1875. In 1868, with his sons Cyrus W., jr., and Robert B. as partners, he established the firm of C. W. Holmes & Sons, acquired the West Branch and Center mills, and remained at the head of the concern until 1872, when he retired permanently from business. Robert B. Holmes died in 1870. Cyrus W. Holmes, jr., who retired from active business in 1883, is one of Monson's most prominent and liberal citizens.

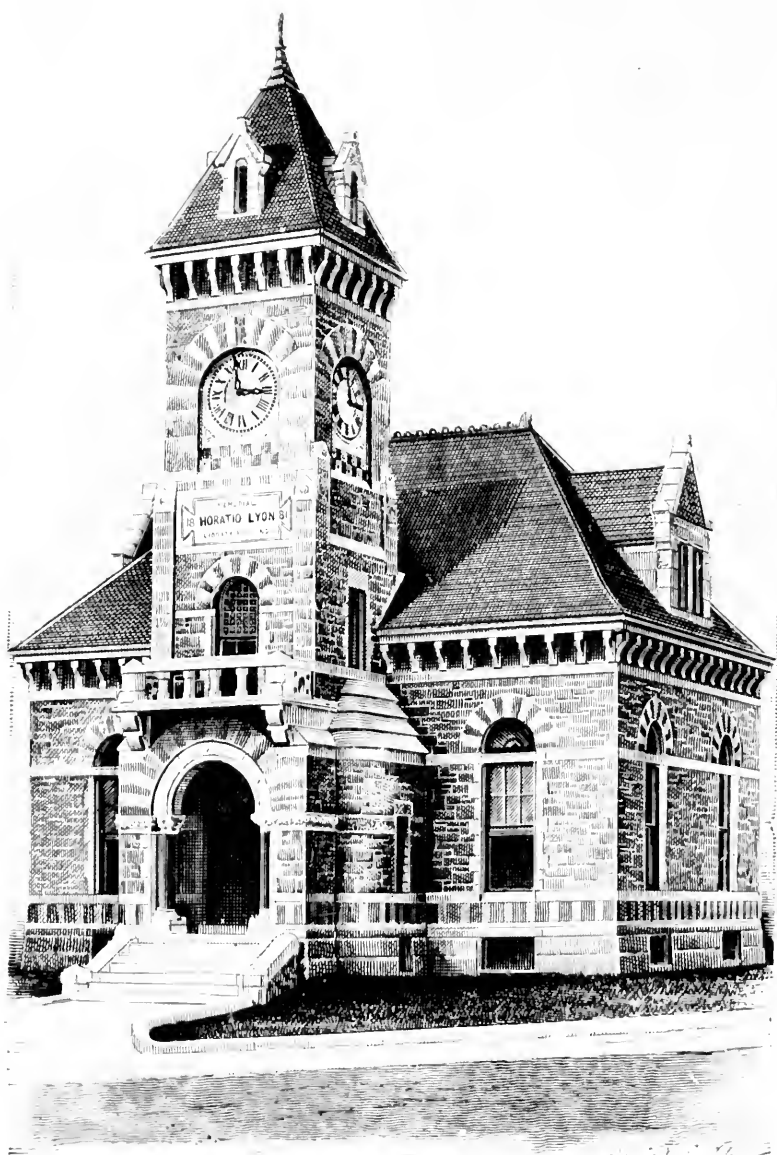
Of Monson's public buildings the most conspicuous are the Horatio Lyon Memorial library, Memorial hall (both illustrated herewith), and the Monson academy, all enduring monuments to the public spirit of the people and constructed of Monson granite from the W. N. Flynt Granite Company's quarries, described further along. The old academy, founded in 1804, was burned to the ground in May, 1885, but within a year was rebuilt upon greatly enlarged plans and is now one of the most commodious as well as one of the most famous schools of its class in New England. The Lyon Memorial,

erected by Mrs. C. W. Dale in honor of her father, was dedicated March 28, 1882, is a superb structure, and contains some 5,000 or 6,000 volumes of choice literature to which the public has free access. The Memorial building is the result of a movement on the part of the Soldiers' Memorial Association on the one hand and of the citizens for a town hall on the other. R. M. Reynolds donated the land, the town paid for the structure proper, and then Messrs. J. L., R. M., and Theodore Reynolds—father and sons—fitted up and furnished it at their own expense. It was made ready and occupied in 1885. Marcus Keep Post, G. A. R., has spacious and elegant rooms on the second floor, while the upper story is set apart as a great public hall. Among the noteworthy embellishments for which the village is indebted to private



NEW UNIVERSALIST CHURCH.

munificence is the Cushman fountain, also of granite, erected by S. F. Cushman, Esq. Of handsome and commodious churches and schools there are a number, all well attended, for Monson is an orderly and moral



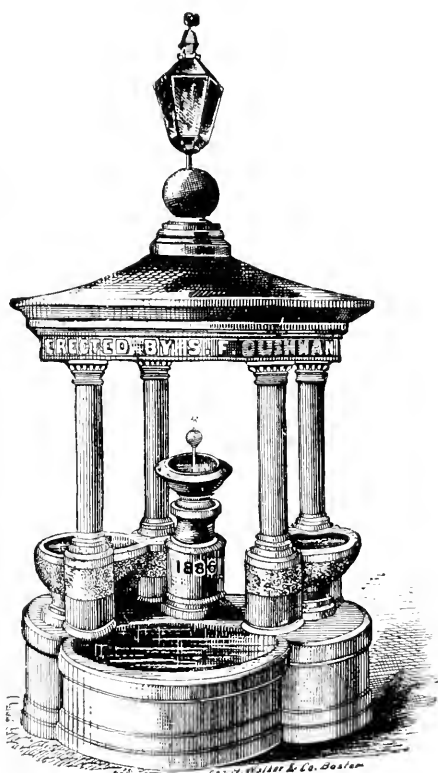
HORATIO LYON MEMORIAL LIBRARY.

community. The new Universalist Church, corner Main and Lincoln streets, of Monson granite, dedicated December 3, 1889, is illustrated on page 161.

Mr. W. N. Flynt, the famous granite quarry owner, in 1883 opened to the town forty acres of picturesque ground, which is already a beautiful park and being constantly improved at Mr. Flynt's expense, he having set aside a fund the interest of which is devoted to that purpose. He also presented to the town the handsome Flynt fountain, of which we present an engraving. He succeeded his father in the quarry business in 1839, and is now president of the W. N. Flynt Granite Company. He is the oldest surviving trustee of the academy, was long treasurer of that institution, for thirty years town treasurer, projector and first president of the Monson bank, was a member of the Legislature in 1848, 1860, and 1861, a member of the executive council under Governors Andrew and Bullock, and alternate delegate to the Chicago convention of 1888 that nominated Benjamin Harrison, for whose father he voted in 1840.

Monson's industries date from 1800, when the first carding mill was started by Asa Gates. This plant passed into the hands of the Monson Woolen Manufacturing Company in 1803. About this time Jeremiah Bumstead began in a small way the manufacture of bar iron from scrap and bog iron obtained in the vicinity. Roswell Merrick commenced the manufacture of cotton yarn in 1811, and the Hampden Cotton Company started its mill in 1814, subsequently changing its name to the Monson Woolen Company and turning its attention to woollen fabrics in 1846. The Hampden Cotton Company's second mill was started in 1829. Joseph L. Reynolds built one mill in 1837, and another in 1859 on the present site of the Rockland mill. Merrick & Fay began the manufacture of palm-leaf hoods in 1838, and from that germ has grown the present great straw hat industry. The W. N. Flynt Company's great quarries are situated a mile distant from the village center, and are among the most valuable in the State. There are two banks here—the Monson National, capital \$150,000, and the Monson Savings bank, deposits \$500,000 or more.

Monson is situated on the line of the New London Northern railway, in Hampden county, four miles south of Palmer and seventeen miles east of Springfield. The surroundings are delightful, the community refined and educated above the general standard of even New England.

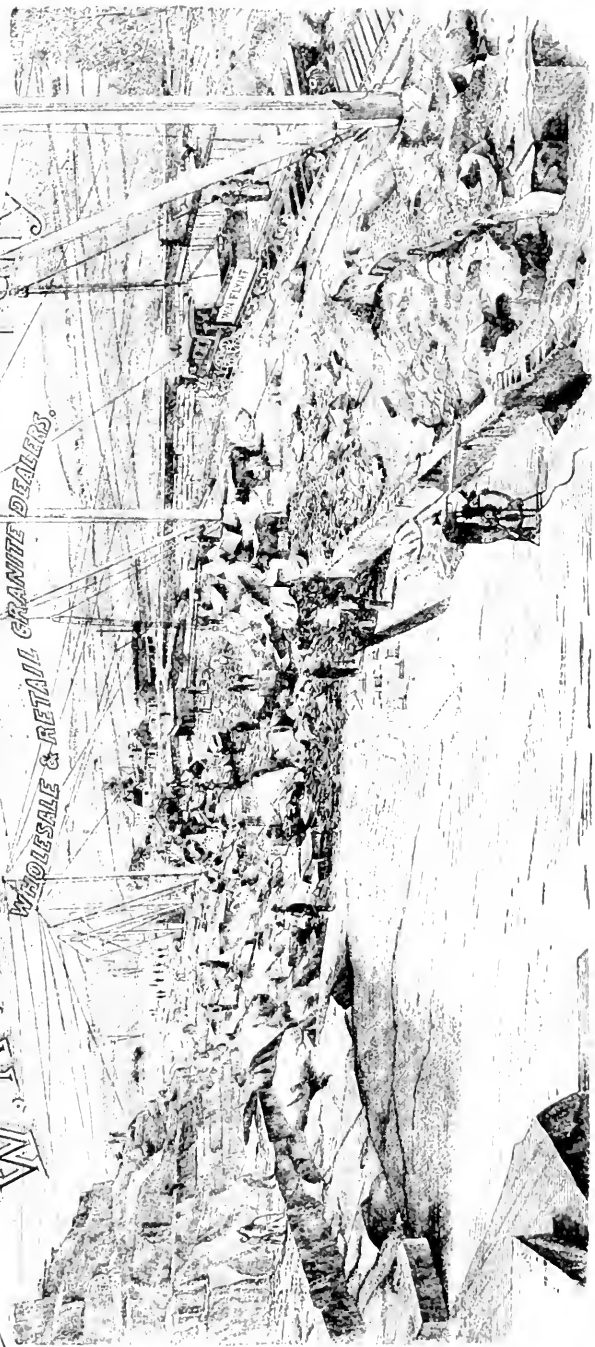


CUSHMAN FOUNTAIN.

W. N. Flynnt Granite Company

ESTABLISHED 1839.

WHOLESALE & RETAIL GRANITE DEALERS.



(SEE NEXT PAGE.)

W. N. FLYNT GRANITE CO.,

Quarriers, Wholesale and Retail Dealers in Granite—Monson.

These celebrated quarries are situated one mile north of the center of the town, and are connected with the New London Northern railroad by the Granite Company's private track, two miles in length. The first building stone quarried here was taken out by the United States government, and used in the construction of the Springfield armory and arsenal. In 1824 Rufus Flynt purchased one hundred and fifty acres of land embracing the granite deposit, which he continued to develop until 1839, when he was succeeded by his son, W. N. Flynt, who prosecuted the business on his own account until the organization and incorporation of the present company in 1885 with \$100,000 capital stock.

The deposit is worked systematically and with the best modern machinery and appliances, such as a six-driver locomotive, stone-crushers, steam derricks, etc., the output averaging 35,000 tons per annum, which is shipped by rail to all parts of the country and used for architectural, monumental, and other purposes. The rock is divided by natural cleavage faces into horizontal layers from one to twelve feet in thickness, and a stone of any desired size can be obtained. The largest piece yet quarried was 354 feet long, 11 feet wide, and 48 inches high. In detaching it from the main ledge 1,104 wedges were used. Professor Niles of the Massachusetts Institute of Technology was greatly interested in this enormous stone; he visited the quarry several times while it was being worked, and subsequently published a book concerning the famous Monson quarry.

The stone of this quarry is of two varieties—one a mottled white and the other a beautiful dark blue, both capable of taking a high polish. We append a list of some of the more prominent buildings that have been built of Monson granite: Horatio Lyon Memorial Library and Memorial Town Hall, Monson; the old *Republican* block, Boston & Albany railroad building, Agawam bank, County Court House, Dr. Coreoran's house on Maple street and A. L. Fennessy's on Crescent hill, Cooley's hotel and Rude's new block, Springfield; City Hall, Holyoke; Universalist church, Palmer; G. Henry Whitecomb's residence, and two business blocks, Worcester; Boston & Albany railroad depots at Boston and Palmer; Walker Hall, Amherst College, Amherst; fronts of St. Francis Xavier church, Sixteenth street, the new Isabella Home, One Hundred and Ninetieth street, and the pastoral residence, corner of Eighty-fourth street and Fourth avenue, New York city; Catholic church, Norwich, Conn.; Hall Memorial chapel, Watertown, Conn.; South Park Ave. M. E. church, Chicago, Ill.; the Dominican monastery, Hunter's Point, N. Y. The granite for the new hotel buildings at Ware and Warren, Mass., and the stone for Judge Henry Hilton's mansion, Saratoga Springs, N. Y., are from this famous quarry. The stone for the imposing tomb, in Woodland Cemetery, of O. D. Munn, senior partner of the firm of Munn & Co., New York city, was also furnished by this company, and it is sending granite as far west as Topeka, Kan., and Keokuk, Iowa. The company makes a specialty of stone for bridge-work, and furnishes an immense amount of curbing, the latter at the rate of six miles of streets per year. The past season 250 men have been employed, and the company is in a prosperous condition. W. N. Flynt is president; George C. Flynt treasurer and manager.

HAMPSHIRE COUNTY.

A GLANCE AT HER EARLY HISTORY—THE MOTHER OF COUNTIES—PRESENT
LIMITS AND NATURAL FEATURES—INDUSTRIES AND INSTITUTIONS.

OUR chapter on the Connecticut Valley tells of the settlement of Agawam (now Springfield) by William Pynchon and associates in 1636, sixteen years after the landing of the Pilgrims at Plymouth. It was not, however, until 1662 that Hampshire county was erected by the colonial general court, the territory set apart for that purpose embracing all of that which now composes Hampshire, Hampden, Franklin and Berkshire, and the western tier of towns of Worcester county, which towns were added to Worcester in 1731. The same authority set apart Berkshire county in 1761, Hampshire still remaining the largest county in the Commonwealth until 1811, when the Legislature detached the southern third and organized Hampden, which act was followed by the erection of the county of Franklin the succeeding year, taking the northern half of the territory that remained of the original Hampshire, which county now contains twenty-three towns, viz.: Amherst, Belchertown, Chesterfield, Cummington, Easthampton, Enfield, Goshen, Granby, Greenwich, Hadley, Hatfield, Huntington, Middlefield, Northampton, Pelham, Plainfield, Prescott, Southampton, South Hadley, Ware, Westhampton, Williamsburgh, and Worthington. Appropriate mention is made further along of such of these towns as are of importance from an industrial point of view.

The topography of Hampshire county is of the most attractive character. From north to south, through almost the center of the county, runs the glistening Connecticut, bordered by a broad and fertile valley that is hemmed in by the hills of Worcester on the east and the more rugged hills on the west, that gradually increase in size and grandeur until they become mingled with and lost among the mountains of Berkshire. Scattered here and there in the great valley are lofty eminences that command magnificent views of other and more distant mountain ranges in Worcester county, in New Hampshire, Vermont, and New York. The most noted of Hampshire's miniature mountains are Mounts Tom, Holyoke, and Nonotuck, and Sugar-loaf mountain, all of which are much frequented by lovers of natural scenery and have long since taken their places in song and story. The principal streams that flow into the Connecticut or turn the mill-wheels and drain the soil of Hampshire are the Mill, Westfield, Miller's, Deerfield, Chicopee, Manhan, and Fort rivers and the Jabish brook—all supplying

unfailing water power and lined with valuable mill sites. The Connecticut and other smaller valleys were formed by the deposits left through unnumbered ages by the waters which once covered the country to a vast depth, forming an arm of the sea after the volcano, the earthquake, and the glacier had performed their parts in preparing this portion of the continent for the occupation of man. The terraced meadows of the Connecticut valley, in which Hampshire county is especially rich, are among the best remaining evidences of the floods that succeeded the glacial epoch, the records of which are written upon the hill-tops everywhere. This is, however, a subject with which we have no concern, and therefore leave it to the student of natural phenomena.

As a result of the mighty convulsions that marked the ages long before the creation of man, the geological formation of this region is peculiar, the strata of rock formation being set upon edge, so to speak, the uppermost being calciferous mica schist, next hydromica schist, then feldspathic mica schist, the whole underlaid with gneiss—a superior building stone composed of quartz, feldspar, and mica—the most noted quarries being situated in the town of Monson, Hampden county, though it is found in abundance all over Central and Western Massachusetts. Superior sandstones are also plentifully distributed through the valleys. Asbestos is found in the towns of Pelham and Shutesbury, and the hills to the west yield corundum, emery, granular quartz, barytes, galena, zinc, iron and copper pyrites, cerusite, promorphite, stolzite, wulfenite, and cotunnite. The indigenous vegetation is also rich and varied, and the whole region is a fruitful field for the geologist and botanist. The soil of the valleys is fertile and well cultivated, while that of the hillsides is adapted to the growth of various grains and to pasturage, fine crops being produced, together with fruits, wool, milk, butter, and cheese.

The earliest recorded grant of land within the present limits of Hampshire is dated 1653, and conveys to Samuel Cole of Boston 400 acres at Nonotuck. There is no evidence that Cole ever took possession, but on the 5th of March of the same year John Pynchon, Elizer Holyoke, and Samuel Chapin petitioned the general court to permit the settlement of certain persons not named at a point about fifteen miles above Springfield, and on the 18th of the same month the request was granted, the petitioners being appointed to divide the lands with the restriction that each planter should have but 100 acres. The commissioners reported, Nov. 1, 1654, that they had purchased from the Indians 100 square miles of land for \$200 in wampum and divided the same according to instructions. The first settlement was made on the spot where Northampton now stands, October 29, 1654, by Thomas Judd, John King, Joseph Parsons, and twenty-one others. The plantation was given the Indian name of Nonotuck.

NORTHAMPTON.

A SEAT OF LEARNING AND MANUFACTURES.

IT is not our province to describe particularly the events that go to make up an accurate history of Northampton since its settlement. Suffice it to say that the pioneers served God, fought the Indian, destroyed the wild beast, conquered the wilderness, cultivated the land and transmitted their best qualities to their children as pioneers have done in all new countries since the dawn of civilization. Our concern is with the present—with the men, events, and works of our own and recent times. With the passing remark that during the two hundred and thirty-five years since her establishment, Northampton has ever proved herself equal to every emergency of peace or war, establishing and supporting churches, schools, agriculture, the mechanic arts, and "all things that are lovely and of good report," we proceed to give such brief description of



RESIDENCE OF FRED. N. KNEELAND, ESQ.,
Cashier First National Bank.

the city, its surroundings, and industries as is compatible with our space and sources of information.

The three great events of this generation that stirred public feeling in Northampton to its deepest depths were : 1—The outbreak of civil war in 1861 ; 2—The Mill river disaster of May 16, 1874 ; and 3—The great Northampton bank robbery of January 26, 1876. The whole reading world is familiar with the first of these, in which Northampton bore, through her sons, a conspicuous part ; the second, caused by the bursting of the dam at Williamsburgh and the release of a hundred acres of water of great depth, which, rolling down the valley like an immense

wave, swept before it like chips everything that opposed its progress, trees, fences, barns, farm-houses, the dwellings and factories of the villages along the Mill river valley, and, rolling through Northampton, finally discharged, a roaring flood burdened with *débris*, into the Connecticut. The destruction was something terrible; not a building of any kind had withstood the fury of the waters; one hundred dwellings and factories and numberless smaller structures were wrecked, twenty bridges were destroyed, one hundred and thirty-six lives were lost between Williamsburgh and Northampton, and the damage to property was estimated at \$1,500,000. The homes and factories along the river are all rebuilt better than before, the dam restored in such form that it may be expected to stand safely for half a century to come, and every sign of the catastrophe has been removed; but those who witnessed it will never forget the horrors of that day. Comparatively little damage was done in the city proper, though the suburbs of Florence and Leeds suffered severely. The third event in course of chronology was the most skillfully planned, daring, and successful burglary recorded in the annals of crime, in which the rich and proud old bank was plundered of more than \$800,000 in cash and securities, much of which was afterward recovered and two of the thieves sent to state prison; four escaped capture, and one (the most guilty of all) avoided punishment by turning state's evidence.

In a previous chapter it has been shown that the plantation of Nonotuck (now Northampton) was settled under an act of the general court in 1654. The enterprise flourished from the start, notwithstanding the difficulties and dangers that beset the pioneers from savages and wild

beasts and the privations and hardships incident to their isolated position, far removed from the older centers of civilization. But they were bold and hardy men, and the very trials they suffered served to still further develop that courage and independence of character for which they and their descendants have been distinguished. We have not space for a detailed account of the

Indian, French, and Revolutionary wars, in which the men of those periods performed their full share of valorous deeds, as did the later citizens of Northampton in the war for the Union, but will proceed to speak of Northampton as she is.

The population, by the census of 1885, was 12,896; there has been, of course, some increase since, but probably the town and village do not contain together, at this time, over 15,000 inhabitants. However, as in other matters, it is not quantity but quality that counts in a community, and, judged by that standard, Northampton can afford to smile serenely at the pretensions of some younger rivals, the mushroom offspring of the modern "boom," for her foundations are deep and strong, her prosperity



SMITH COLLEGE.

a slow and enduring growth, and her place fixed in the galaxy of delightful rural cities to which New England owes so much of her greatness. The city itself, delightfully situated and handsomely built, is attractive as a place of residence, and full of interest not only for the antiquarian and the historian, but for its various institutions of learning and benevolence, the most important of which are Smith College, the so-called "Smith Charities," the Clarke Institution for Deaf Mutes, the State Lunatic Hospital, the Dickinson Hospital, the Shady Lawn Sanitarium, Memorial Hall, the Public Library, the Mary A. Burnham Classical School for Girls, the Round Hill Home School for Girls, a model High School, and a sufficiency of common schools conducted under the system that has made Massachusetts famous as the leader in popular education.



ART GALLERY, SMITH COLLEGE.

Dewey, Washburn, Hatfield, and Stoddard houses. The object of the institution, as stated by the founder, is "The establishment and maintenance of an institution for the higher education of young women, with the design to furnish them means and facilities for education equal to those which are afforded in our colleges for young men." Through an act of incorporation and charter from the State, the college has full powers "To grant such honorary testimonials, and confer such honors, degrees, and diplomas as are granted or conferred by any university, college, or seminary in the United States." The college is not intended to fit woman for a particular sphere or profession, but to perfect her intellect by the best methods which philosophy and experience suggest, so that she may be better qualified to enjoy and to do well her work in life, whatever that work may be. It is a woman's college, aiming not only to give the broadest and highest intellectual culture, but also to preserve and perfect every characteristic of a complete womanhood. It is a Christian college, conducted in the belief that Christian faith is the true source of the highest culture, and that, in the words of the founder, "All education should be for the glory of God."

The Mary A. Burnham Classical School for Girls is preparatory in character, the curriculum embracing Latin, French, German, English history and literature, ancient and modern history, geometry, the elements of natural science, logic, and rhetoric, to which students may elect to add further studies of modern languages, analytical chemistry, mineralogy, geology, astronomy, physics, botany, history, literature, and higher mathematics.

Smith College, endowed by the late Miss Sophia Smith of Hatfield, is a typical institution for the higher education of girls, dedicated July, 1875, and formally opened in the succeeding September. The college and belongings comprise the academic building proper, the observatory, the Hillyer art gallery, the music hall, the gymnasium, the Lilly scientific building, and the Hubbard,

The Clarke Institute for Deaf Mutes was endowed by John Clarke, a noted Northampton citizen, who set aside \$50,000 for the purpose. The institution was chartered in 1867. Miss Harriet B. Rogers, the pioneer teacher of articulation to deaf mutes in America, was made principal, and for several years the school was located in the old Dudley collegiate institute, now the Shady Lawn Sanitarium. The present buildings were finally erected at a cost of \$100,000, and occupied, Miss Rogers remaining at the head of the institute for seventeen years, resigning in 1884. Mr. Clarke died in the mean time, and bequeathed an additional \$225,250 to the perpetual use of the school.



CLARKE INSTITUTE FOR DEAF MUTES.

The Smith Charities were founded by the will of Oliver Smith, an eccentric and miserly resident of Hatfield, who died in 1845, first making a will, one of the soundest and best ever devised, notwithstanding the heirs subsequently employed in vain eminent legal talent to break it. In that will he provided for a board of trustees, eight in number, to be chosen annually, by popular vote, respectively from the towns of Northampton, Hadley, Hatfield, Amherst, Williamsburgh, Deerfield, Greenfield, and Whately, said trustees to manage the estate under the terms of the will. The sum of \$200,000 was bequeathed, to be invested and permitted to accumulate until it should amount to \$400,000 (which point was attained in a few years), when it was divided, according to the further instructions of the will, into three portions—one of \$30,000, to lie until the year 1905 (then to found the Smith agricultural school), one fund of \$360,000, the income of which was to be divided each year among worthy apprentices, young women, and indigent widows; the remaining portion constituting a contingent fund to defray expenses. Under the will an apprentice to a trade may draw a loan of \$300 from the Charities when he shall have become twenty-one years of age, provided his conduct during his apprenticeship shall have been such as to warrant the trustees in believing that he will make a good use of the money. Upon this loan he is expected to pay

interest for a certain time, which if he does, the note he gives the Charities for the loan is canceled and the money is given him outright. Young women receive marriage portions and widows aid in the same way, and many are the individuals who have had good cause to bless the name of Oliver Smith for timely aid received—aid which sometimes has “driven the wolf from the door.” Since the will went into effect, in October, 1848, to May 1, 1889, there has been paid to the people of the eight towns named for

Taxes.....	\$334,707 07
Annuities.....	32,074 34
Indigent boys.....	286,500 00
Indigent female children.....	119,609 75
Indigent widows.....	215,800 00
Indigent young women.....	119,000 00
Total	\$1,105,651 16

The total amount of the several funds of the institution, together with the building and lot occupied for the business purposes of the corporation on May 1, 1889, was \$1,159,930.58, and is divided among the several funds as follows, viz.:—

Joint fund.....	\$627,230 13
Contingent fund.....	347,175 71
Agricultural fund.....	155,524 74
Banking house and lot.....	30,000 00
Total.....	\$1,159,930 58

Board of trustees: D. W. Palmer, of Amherst; Stollham E. Allis, of Whately; D. W. Wells, of Hatfield; president, D. W. Palmer, of Amherst; clerk, George Wright Clark, of Northampton.

The State Lunatic Hospital, completed and occupied July 1, 1858, has since been greatly enlarged and improved, and ranks with the most extensive and skillfully conducted in the United States. Surrounded by some 400 acres of iron-fenced land, the hospital building proper is of brick, four stories in height, 512 feet front, with a rear extension of 190 feet, each floor being one acre in area. Up to this time about \$500,000 has been expended upon land, buildings, and appurtenances, and each year witnesses further additions to the facilities and beauties of the property.

Shady Lawn Sanitarium was established in 1874 in the buildings formerly occupied by Dr. Dudley's Gothic Seminary and for three years by the Clarke Institute for Deaf Mutes. The sanitarium is designed for the scientific treatment of wealthy confirmed invalids, and to such it offers every advantage of a luxurious home, delightful surroundings, and medical attendance such as is afforded by few similar resorts on this continent.

The Dickinson Hospital is another of Northampton's prominent institutions founded by a life-long resident of Hatfield—Caleb Cooley Dickinson, an eccentric character, who, taking a dislike to his relatives, bequeathed his worldly wealth, \$100,000, to charity. He died in 1882; his natural heirs contested the will without success, and the residue, after paying court costs and other expenses amounting to about \$13,000, was handed over to the trustees. With the \$87,000 remaining invested at interest they built the hospital at a cost of \$8,000—a moderate-sized, handsome building, eligibly and cheerfully situated—and deserving

unfortunates resident of Northampton, Hatfield, or Whately are received at any time, treated, nursed, and tended free of charge.

Northampton has long been noted as the home and field of labor of bright, intellectual and enterprising men who, by sheer force of character, have made themselves prominent in national and state affairs. One of the most energetic and popular of these is Mr. Lewis Warner, county treasurer, president of the Hampshire County National Bank, treasurer of the Hampshire County Savings Bank, and prominent in business and politics. Twice the Democratic candidate for Councilor, he was on both occasions defeated by extremely narrow majorities secured by his competitors outside of his own county. Mr. Warner is a native of Springfield, in the prime of life, and has excellent reason to anticipate a long career of activity and usefulness. His energy is equaled only by his thoroughness, of which his political opponents have had repeated proofs, in the matter of contest and recount of votes.



LEWIS WARNER.

THE PRESS.

The Hampshire Gazette is the oldest living newspaper in Western Massachusetts, the first number appearing September 6, 1786, more than one hundred and three years ago. It has passed through many hands, but has steadily improved with age, and is regarded as one of the most respectable and influential newspapers in the interior, having a large circulation and great influence. It is Republican in politics. Gere & Sons, proprietors.

The Hampshire County Journal, Wade, Warner & Co., publishers, was started as the *Free Press*, a semi-weekly, April 14, 1860, by Henry M. Burt. In 1874 the *Journal* was started. In 1875 A. G. Hill became owner of both papers, which he consolidated. Wade, Warner & Co. leased the plant in 1876. J. E. Styles bought from Mr. Hill in 1882, and December 9, of the same year, the office was burned out. Later the present owners purchased the good-will and re-established the paper, which has flourished since. It is independent in politics.

MUNICIPAL.

First settled by the white man in 1654, and the permanent seat of justice of Hampshire since the erection of Hampden county in 1812, Northampton's growth has been slow and substantial, only reaching the

dignity of cityhood in 1884. The municipal government is vested in a Mayor, Board of Aldermen (one member from each of the seven wards), and Common Council—three members from each ward. The civil list includes a city clerk, city treasurer, tax collector, street superintendent, city solicitor, city physician, city auditor, city engineer, city messenger, city hall janitor and lock-up-keeper, three assessors, inspector of milk and vinegar, sealer of weights and measures, chief of police and four or five patrolmen, engineer of the fire department and five assistants, a board of registration, board of water commissioners, public library committee, school committee of two members at large and one from each ward, with school superintendent and secretary of the board in one person, a board of seven almoners, cemetery committee of six, board of three sinking fund commissioners, three overseers of the poor with president, clerk and almshouse keeper, board of health (three), trust funds committee (three), city improvement committee (six), sewer commissioners (six, with president and clerk), and precinct officers consisting of a warden, deputy warden, clerk, deputy clerk, two inspectors, and two deputy inspectors for each ward.

Leeds, Florence, and Bay State are flourishing suburbs incorporated with Northampton. The population May 1, 1888, was stated at 14,257; children between five and fifteen years, 2,401; children enrolled in public schools, 2,433; enrolled over fifteen, 134; enrolled under five, 34; enrolled between five and fifteen, 2,265; enrolled between eight and fourteen, 1,535. The public educational institutions comprise the Center high school, the Florence high and grammar schools, seventeen grammar schools, thirty-four graded primary schools, and five ungraded schools, with an average attendance of 1,869. There are also five evening schools with 233 pupils and an average attendance of 121. Total receipts from appropriations and all other sources, \$36,028.19; expenditures, \$35,068.61.

Extra patrolmen, constables, and specials are employed as required, and the police force is alert and effective. Receipts of the department for 1888, \$4,804.28; expenditures, \$4,327.06.

The city is well supplied with pure water from two large reservoirs through 185,166 feet of pipe, the entire cost of construction up to the close of 1888 being \$267,565.07.

The fire department, according to the last report (for 1888), consists of 98 men, two horses, one steam fire engine, two hand engines, seven two-wheel hose carts, one four-wheel hose wagon, one spare hose-reel, and two hook and ladder trucks, with 3,300 feet of hose in the city proper, 1,900 feet at Florence, 550 feet at Bay State, and 550 at Leeds. A well-appointed fire alarm telegraph adds much to the efficiency of the department.

The city finances are in excellent shape, as is shown by the treasurer's report of November 30, 1888:—

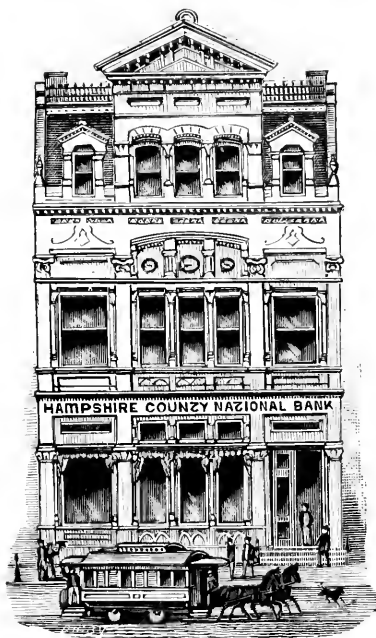
Cash balance in the treasury of.....	\$7,850.32
Received during the year ending Nov. 30, 1888.....	270,828.80
	<hr/>
	\$278,679.12
Authorized payments during the year.....	275,790.41
	<hr/>
Leaving a balance in the treasury, Nov. 30, 1888.....	\$2,888.71

HAMPSHIRE COUNTY NATIONAL BANK.

Lewis Warner, President; Fred. A. Macomber, Cashier—No. 150 Main St.

This is the second National bank established in Northampton, and was chartered May 21, 1864, with \$100,000 capital stock, since increased to a quarter million dollars. Luther Bodman, chosen president at the time of organization, continued in that position until 1887. Mr. W. C. Robinson was the first cashier, succeeded in 1865 by Lewis Warner, who was in 1887 promoted to the presidency, Mr. F. A. Macomber assuming the duties and responsibilities of cashier. The bank building, a handsome three-story brick structure with ornate iron front and mansard roof, was erected in 1874 at a cost of \$28,000, and is in all respects an attractive, complete, and commodious edifice, elegantly appointed, and well suited in every way to the purpose for which it was designed.

The Hampshire County National enjoys, as it deserves, the unbounded confidence of the community and a generous share of public patronage, the result of a policy which, while eminently careful and conservative, is yet quite liberal toward all enterprises founded upon a sound basis and having for their object the transaction of a legitimate business. The value of such an institution to a progressive business center like Northampton can hardly be overestimated, more especially when conducted in the interest of the general public and not exclusively for the enrichment of the stockholders. The past career of the Hampshire County National is ample guarantee of continued liberality toward all worthy enterprise of a local character. Operations cover the usual ground of deposits, individual and corporate, loans, discounts, drafts, collections, etc. The flourishing condition of the institution is shown by the subjoined report to the Comptroller of the Currency, September 30, 1889:—



RESOURCES.

Loans and discounts.....	\$616,255 83
Overdrafts secured and unsecured.....	468 08
U. S. bonds to secure circulation.....	200,000 00
Stocks, securities, judgments, claims.....	20,000 00
Due from approved reserve agents.....	41,518 82
Due from other national banks.....	8,682 67
Real estate, furniture, and fixtures.....	35,489 89
Current expenses and taxes paid.....	2,368 53
Checks and other cash items.....	6,052 45
Bills of other banks.....	3,661 00
Fractional paper currency, nickels, and cents	87 59
Specie.....	16,414 80
Legal tender notes.....	17,000 00
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	9,000 00
Total.....	\$977,899 66

LIABILITIES.

Capital stock paid in.....	\$250,000 00
Surplus fund.....	50,000 00
Undivided profits.....	10,688 09
National bank notes outstanding.....	180,000 00
Individual deposits subject to check.....	442,680 20
Demand certificates of deposit.....	32,127 03
Due to other national banks.....	12,402 54

Total..... \$977,899 66

President Warner is a native of Springfield. Messrs. Josephus Crafts, Merritt Clark, M. W. Jackson, L. Warner, W. H. Dickson, Hiram Nash, and Henry A. Kimball are the directors.

THE HAMPSHIRE SAVINGS BANK.

Josephus Crafts, President; W. Herrick, First Vice-President; Lewis Warner, Treasurer—No. 150 Main St.

The Massachusetts Savings bank system as conducted under laws especially framed for its control is the model after which, with various modifications, the savings banks of most other States are managed. Under this system, devised more particularly for the benefit of the working classes, deposits in sums of \$1 to \$1,000 are received at any time, dividends are declared twice annually, fair rates of interest are allowed on deposits and accumulations, and depositors are guaranteed against loss. Among the most prosperous of these institutions located in the western part of the State is the Hampshire Savings Bank of Northampton, incorporated in

1800, and occupying handsome offices at No. 150 Main street. The officers are: Josephus Crafts, president; W. Herrick and Ansel Wright of Northampton, Hiram Nash of Williamsburgh, and W. H. Dickinson of Hatfield, vice-presidents; Lewis Warner, treasurer. President Crafts is also a prominent citizen of Northampton, as is Treasurer Warner. The latter was one of the original incorporators, and has filled the responsible position of treasurer from the first. He is a native of Springfield. Every note and security held by this institution is upon real estate, stocks, and paper in the hands of Hampshire county parties; no doubtful speculations are indulged in, and in all respects the management is conservative and safe. Appended is the official statement, dated May 11, 1889:—

RESOURCES.		LIABILITIES.	
State tax.....	\$720 90	Profit and loss.....	\$14,560 54
Expenses.....	1,151 67	Guaranty fund.....	20,000 00
Bank stock.....	171,000 00	Deposits.....	\$71,810 45
Loans to Hampshire county.....	12,000 00		
Loans to towns.....	3,000 00		
Loans on bank stock.....	10,850 00		
Loans on real estate.....	\$70,000 00		
Loans on personal security.....	51,037 50		
Railroad bonds.....	50,000 00		
Cash dep. in Hampshire Nat'l Bank.....	38,573 94		
Cash dep. in Northampton Nat'l Bank.....	8,000 00		
Total.....	\$695,507 54	Total.....	\$695,507 54

BELDING BROS. & CO.

President, Milo M. Belding; Vice-President, Hiram H. Belding; Secretary, Alvah N. Belding; Manager at Cincinnati, David W. Belding; Manager at Northampton, Edgar F. Crooks—Silk Manufacturers.

The career of the Belding Brothers furnishes a striking illustration of what may be accomplished by industry and well-directed business ability. The sons of an Ashfield farmer, the eldest, Milo M., first engaged in the jewelry business with W. M. Root of Pittsfield on coming of age. Later, in 1860, he formed a copartnership with his brothers Hiram H. and Alvah



N., the eldest remaining at home and purchasing sewing silk of all kinds which was peddled from house to house by the younger brothers. This plan of operations continued until 1863, the business rapidly developing into large proportions. In the year last named the Beldings formed a copartnership with L. K. Rose and established themselves at Rockville, Conn., as manufacturers of silk thread and silk goods. Mr. Rose retired in 1866, and the brothers enlarged their works and extended their field of operations, increasing their facilities from time to time until in 1866 they purchased the Rockville silk mill. The venture proved successful and was followed in 1873 by the erection of the fine silk mills at Northampton, the plant comprising two four-story and one one-story brick buildings, respectively 45 x 100, 45 x 300, and 50 x 175 feet, lighted by electricity, heated by steam, provided with automatic sprinklers and all modern improvements, running 15,000 spindles and 150 looms, and consuming 600 pounds of raw silk daily. Five hundred people are employed here, and a 200-horse-power steam engine furnishes the necessary power. In the mean time the firm acquired a valuable silk mill at Montreal, and built others at San Francisco and at Belding, Michigan, so that they now own and operate five mills, employ 1,500 hands, consume 1,500 pounds of raw silk daily—all that is produced in the United States—and place on the market goods of the average value of \$3,500,000 annually, maintaining offices and salesrooms in New York, Philadelphia, Cincinnati, St. Louis, San Francisco, Boston, and Montreal.

The Northampton mill, the largest, is devoted to the manufacture of sewing silk, machine twist, silk fabrics, silk hosiery, etc.; that at Rockville to machine twist and sewing silk in all colors; that at Montreal to machine twist, sewing silk, and ribbons, and those at Belding and San Francisco to machine twist and sewing silk. As an earnest of the firm's faith in the permanence and promising future of silk manufacture in this country they several years ago

undertook the boring of an artesian well to supply the Northampton mill with pure water that would enable them to improve the beauty and finish of their goods. After penetrating to a depth of 3,700 feet—the deepest well in America—and expending \$32,000 upon the project without result, the work was temporarily suspended, to be resumed at another time.

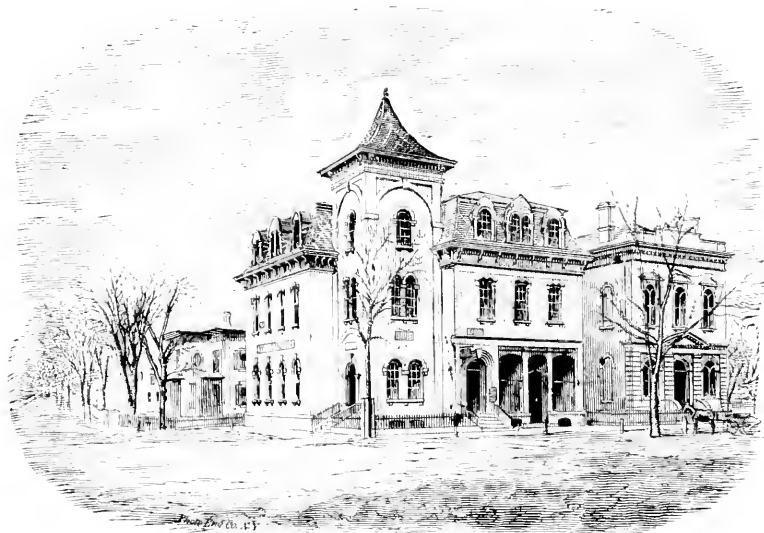
Silk manufacturing does not, however, absorb the undivided attention of this enterprising firm, as they own a quarry of building stone in New York State and in connection therewith a specially constructed mill for reducing the stone to powder, which is largely employed in the manufacture of paper. At Belding, Mich., also, they have erected a commodious hotel and opera house, and as the city owes its existence to them they are laboring to render it worthy the name it bears.

President Milo M. Belding is a resident of New York. Vice-President Hiram H. Belding has charge of the Chicago wholesale branch and resides in that city. David W. manages the Cincinnati branch. Alvah N. was until 1882 manager of the Rockville and Northampton mills, a responsibility which he has since divided by putting the Northampton mill in charge of Mr. Edgar F. Crooks, and was elected to the Legislature. Mr. Crooks, capable, courteous, and alert, retains his position.

FIRST NATIONAL BANK OF NORTHAMPTON.

A. L. Williston, President ; Fred. N. Kneeland, Cashier—Cor. Main and King Sts.

The First National is the lineal successor of the old Holyoke (State) bank, founded in 1848, with John Clark president, Thomas Green, cashier, and \$100,000 paid-up capital. A year later the capital was increased to \$150,000, and in 1850 to \$200,000. During the next fourteen years its career was one of unvarying prosperity, but finally, in 1864, it was decided to reorganize under the National banking act as the First National Bank of Northampton, capital \$300,000; Joel Hayden, president; W. B. Hale, vice-president; H. Roberts, cashier. On



the death of Mr. Hayden in 1873, Mr. Hale was promoted to the presidency, Mr. Roberts continuing as cashier until his decease in September, 1880, when Mr. F. N. Kneeland succeeded to and has since performed the duties of that position to the satisfaction of all concerned. The capital has been twice increased since reorganization—in 1865 to \$400,000, and in 1860 to \$500,000, at which figure it still remains. The gentleman who now fills the chair of president, A. L. Williston, was born here and is an enterprising, public-spirited citizen connected with numerous industrial and commercial enterprises, treasurer of the Mount Holyoke Seminary and College of South Hadley, treasurer of Williston Seminary at Easthampton, and controls the manufacture of Payson's indelible ink. Mr. Kneeland is a native and life-long resident of Northampton.

Since 1864—a period of twenty-five years—the First National has paid to stockholders in dividends an aggregate of \$1,040,000. No more convincing evidence could be desired of the excellent financiering and conservatism that marks its management. The banking-house at

the corner of Main and King streets was erected expressly for this institution at an outlay of \$40,000, and is of brick with ornamental front, mansard roof, 42 x 50 feet in dimensions, three stories in height, and provided with fire and burglar-proof vaults, secured by chronometer locks and all modern improved safeguards.

The First National does a strictly legitimate banking business in deposits, loans, discounts, collections, domestic and foreign exchange, etc., and is perfectly sound and responsible, as will be seen by the appended report to the Comptroller, dated September 30, 1889:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$688,847 35	Capital stock paid in.....	\$500,000 00
Overdrafts secured and unsecured.....	831 05	Surplus fund.....	125,000 00
U. S. bonds on hand.....	50,000 00	Undivided profits.....	22,045 14
Other stocks, bonds and mortgages.....	151,000 00	National bank notes outstanding.....	45,000 00
Due from approved reserve agents.....	15,240 69	Individual deposits subject to check.....	281,755 71
Due from other national banks.....	23,407 24	Demand certificates of deposit.....	34,007 14
Due from state banks and bankers.....	13,894 80	Due to other national banks.....	4,170 62
Real estate, furniture, and fixtures.....	20,000 00		
Current expenses and taxes paid.....	2,822 00		
Other real estate.....	5,540 14		
Checks and other cash items.....	1,085 28		
Bills of other banks.....	10,031 00		
Fractional paper currency, nickels, and cents.....	104 77		
Specie.....	25,770 17		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	2,250 00		
Total.....	\$1,015,688 66	Total.....	\$1,015,688 66

W. HERRICK,

Machinist—Manufacturer of Circular Saw Mills, Steam Engines, Lathes, Planers, Water Wheels, Shingle Mills, Shafting, Pulleys, Hangers, etc.—Near Depot.

In describing the diverse industries of Northampton and vicinity it would be unfair to omit special mention of the time-honored and widely celebrated machine shops of Mr. W. Herrick, established by him as long ago as 1842. Standing near the depot, with excellent shipping facilities, these works occupy a substantial two-story-and-basement brick building, 30 x 80 feet, and are provided with a first-class equipment of iron-working machinery, much of it of newly improved design, driven by a twenty-horse-power steam engine. From twelve to eighteen skilled workmen are employed, and superior work is turned out to order and for shipment to all parts of the country, the specialties including a great variety of machinery, such as circular saw mills of the best kind, steam engines, lathes, planers, water wheels, shingle mills, pulleys, etc. The utmost care is exercised in all departments, and everything made and sold here is guaranteed in respect to material, style, workmanship, and efficiency.

Mr. Herrick is a native of New York State, a practical and conscientious mechanic, industrious and progressive. He is one of the vice-presidents of the Hampshire County Savings Bank, and an influential citizen.

J. L. DRAPER,

Mansion House Stable—Rear of Mansion House.

Strangers visiting Northampton on business or for pleasure will greatly add to the enjoyment of their stay by taking a day's drive through the city and its unsurpassed surroundings—scenery that is famed on both sides of the Atlantic and hardly rivaled on this continent east of the Rocky mountains. That it may be properly enjoyed, however, it is necessary that the tourist be provided with a good vehicle and team, and as these indispensables are not found hanging on the bushes, no one will take it amiss if we hint that the Mansion House stable in rear of that celebrated hostelry is amply provided with fine animals, carriages, buggies, and sleighs which are hired to responsible parties by the hour, day, or week at moderate charges.

This stable, started eight years ago by Mr. J. L. Draper, is a substantial two-story brick building, 30 x 100 feet, fitted up in handsome style and kept in apple-pie order, clean and neat in all departments. The horses, of which there are about forty, and an equal number of vehicles, give evidence of the care that is taken of them, and no one need blush to drive a rig furnished by Mr. Draper, who takes commendable pride in his stock, both wheeled and quadrupedal. Nine men are employed about the premises and that they have no sinecure is proved by the glossy coats of the horses, and the spick and span appearance of the carriages, buggies, and sleighs.

Mr. Draper's father owns the Mansion House and much other city property. The son was born and reared here.

NORTHAMPTON NATIONAL BANK.

Oscar Edwards, President; J. Whittlesey, Cashier—No. 137 Main St., Cor. Center.

The institution now under consideration is famous everywhere as having been the victim of the most stupendous bank robbery ever accomplished. when, January 20, 1876, a well-laid plan culminated in the sacking of its vaults by an organized band of daring and skillful burglars, who secured and carried away government, state, county, municipal, and corporation bonds and securities, bank notes, greenbacks, and coin to the amount of nearly \$1,500,000. Through the machinery of the law most of the booty was recovered, and a majority of the thieves pursued to state prison or the grave, but the history of the affair forms an unique chapter in the annals of crime which it is not our province to elaborate.

The event referred to was the first, last, and only check upon the prosperity of a financial institution which, originally chartered under the State laws April 13, 1833, and reorganized as a National bank in 1865, has weathered safely the storms of well-nigh sixty years, and is more wealthy, influential, and powerful to-day than ever before, its success and public confidence in its stability being founded upon the rock of integrity. At first the capital stock was \$100,000, which was increased in 1837 to \$200,000, and again to \$400,000 when organized under the National banking act. The first president under the old *régime* was Eliphalet Williams; cashier, J. D. Whitney. The present officers are named in our caption. President Edwards has served for fifteen or sixteen years, and his ability is unquestioned. Mr. Warriner, one of the directors, is also vice-president of the Northampton Institution for Savings, of which President Edwards is a trustee. Of Cashier Whittlesey it is hardly necessary to speak at length, as his energy, capacity, and unerring judgment in monetary matters is recognized on all hands. The board of directors includes, besides the president and vice-president, such prominent citizens and business men as L. B. Williams, H. R. Hinkley, William Skinner, John L. Otis, Frank N. Look, Charles N. Clark, and William M. Gaylord.

The bank has occupied the present site from the first. The building was remodeled in 1866, and as it now stands is an ornament to Main street, three stories in height, 24 feet front, 60 feet deep, handsome and substantial. The sound financial condition of the institution is shown by the appended official report, dated September 30, 1889:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$528,273 59	Capital stock paid in.....	\$400,000 00
Overdrafts secured and unsecured.....	697 42	Surplus fund.....	250,000 00
U. S. bonds to secure circulation.....	100,000 00	Undivided profits.....	9,045 53
Other stocks, bonds, and mortgages.....	378,512 94	National bank notes outstanding.....	90,000 00
Due from approved reserve agents.....	37,281 08	Dividends unpaid.....	16,032 00
Due from other national banks.....	9,010 49	Individual deposits subject to check.....	352,424 75
Due from state banks and bankers.....	25,848 20	Demand certificates.....	10,528 87
Real estate, furniture, and fixtures.....	33,000 00	Due to other national banks.....	26,455 35
Checks and other cash items.....	3,423 14	Cashier's checks.....	82 45
Bills of other banks.....	4,017 00		
Fractional paper currency, nickels, and cents.....	342 00		
Specie.....	27,930 00		
Legal tender notes.....	1,724 00		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	4,500 00		
Total.....	\$1,154,568 95	Total.....	\$1,154,568 95

M. L. & M. W. GRAVES.

Connecticut River Grain Elevator and Mills—Dealers in Flour, Grain, Meal, and Feed—No. 4 Bridge St.

The above-named elevator and mills were erected in 1865 by Thayer, Sergeant & Co., and have always been a valuable and desirable property. Messrs. M. L. & M. W. Graves became the purchasers in 1875, and under their management great improvements have been made in both plant and output, while transactions have augmented to such an extent that they now ship largely to all points in the Connecticut valley, selling at both wholesale and retail, making specialties of flour, meal, corn, oats, and mill feed, and masons' supplies. The buildings are of wood, the elevator being four stories, 30 x 40 feet, while the mill and warehouse are of two stories, 35 x 120 feet and 40 x 60, thus enabling the firm to carry very heavy stocks. The mill is an unusually complete one of the kind and of large capacity, fitted up with three run of stones and a fine 75-horse-power steam engine. Six men are employed, and orders are filled with dispatch.

Messrs. Graves are natives of North Leverett, Franklin county. The senior partner is now in his third term on the school board, and is also treasurer of the Northampton Co-operative Bank.

THE CRYSTAL EMERY WHEEL COMPANY.

J. Mulligan, President; Charles E. Stevens, Treasurer and Manager—Manufacturers of Solid Emery and Corundum Wheels—Hawley St.

The manufacture of high-grade emery wheels is an industry peculiar to Western Massachusetts, which produces more of these indispensable adjuncts to the workshop and the household than all the remainder

of the county combined. A prominent representative of this interest is the Crystal Emery Wheel Company of Northampton, incorporated May 1, 1886, with \$30,000 capital, and presided over by J. Mulligan, Esq., of Springfield, superintendent of the Connecticut River railroad. Mr. Charles E. Stevens, treasurer and manager, is a native of Maine and resides at Northampton, where he has personal charge of the company's interests.

The works are impretentious, the building being a two-story frame structure, 25 x 70 feet, but are well equipped, run by a 40-horse-power steam engine, and employ twelve hands. Emery and corundum wheels in every style and of the highest degree of excellence are produced in great numbers, but specialties are made of certain forms, such

as the "Household" patent emery wheel knife-sharpener—a convenience that commends itself to every house-keeper; the "Leonite" wheel, more peculiarly adapted to saw-gunning, tool-grinding, and for all varieties of automatic planer-bit sharpening machines. These wheels are made in three grades—hard, medium hard, and soft—designed for grinding and polishing of every description; they can be safely used without water, and are guaranteed not to warp or crack under any circumstances. Orders are promptly filled at moderate prices.

JOSEPH HEBERT,

Wholesale and Retail Dealer in Pine and Hardwood Lumber, Sash, Doors, Blinds, Laths and Shingles—Contractor and Builder—Hawley St., near Connecticut River R. R. Station, and South St., Northampton.

The necessity as well as convenience of having at hand ample supplies of rough and dressed lumber and other materials is recognized by all interested in building operations, and the dealer who carries the largest and best stocks is sure of a liberal patronage. Buyers of this class of commodities will find it to their advantage to inspect the facilities of Mr. Joseph Hebert, whose yard, shop, and office are situated on Hawley street near the depots, where will be found complete lines of choice Canadian and Michigan pine, spruce, and hardwood lumber in all desirable dimensions, together with sash, doors, blinds, lath, and shingles in great variety and of the best quality. Mr. Hebert's premises are quite commodious, and his storage capacity ample, his sheds being three stories in height, adjoining which is a large three-story brick structure, lighted by gas, heated by steam, and occupied as a carpenter-shop and office. His new mill on South street was started over a year ago, and has been kept constantly busy filling orders. The building is of two stories, 50 x 125 feet, frame, and fitted up with the latest and best improved wood-working machinery, run by an 80-horse-power steam engine, turning out great quantities of superior doors, sash, Venetian and panel blinds, general inside finish for buildings, and dressed lumber of every description, both soft and hard, filling bills for local delivery or shipment to nearby points at short notice, in the best style, and at reasonable figures. He also does an extensive business as contractor and builder, employing over ninety hands, and is prepared to make prompt and reasonable estimates on carpenter work of every description. He is of Canadian birth.



MANSION HOUSE.

C. W. Abbott, Proprietor—Main St.

This fine hotel was built in 1871 by Fitch Bros., who subsequently disposed of it to a Mr. Kingman. The latter transferred it to a Mr. Hill, he to Mr. Brown, and finally, in 1888, it passed into the hands of the present courteous and capable proprietor, who has made it one



of the most popular hostelryes with the traveling community, and especially with the mercantile travelers, anywhere in New England. The building, four stories in height, is of brick, 50 feet front by 150 feet deep, with mansard roof, cupola, and three handsome verandas in front. The interior is in keeping with the exterior. On the ground floor is a fine billiard room with

five elegant tables. The commodious office and reading-room, richly finished in hard woods, the sumptuously furnished parlors, the spacious, light, and airy dining-room, etc., are on the second floor, while the sleeping apartments, single and *en suite*, beautifully furnished and upholstered, provided with steam heat, electric lights, bath and toilet rooms, and eighty-five in number, are situated on the third and fourth floors, reached by stairway and elevator, and luxurious enough for any reasonable being. The whole house is fitted up with steam heat and incandescent electric lights, and is first-class in all respects. It is scarcely necessary to say that the tables are loaded to repletion with the choicest edibles, substantial, and delicacies that ample means and liberality can procure. Rates are very moderate.

Mr. Abbott is a native of the Old Bay State and an experienced host, having kept popular hotels at Chester, Vt., Merrimac, Marlboro, and Leominster, Mass., and Troy, N. H.

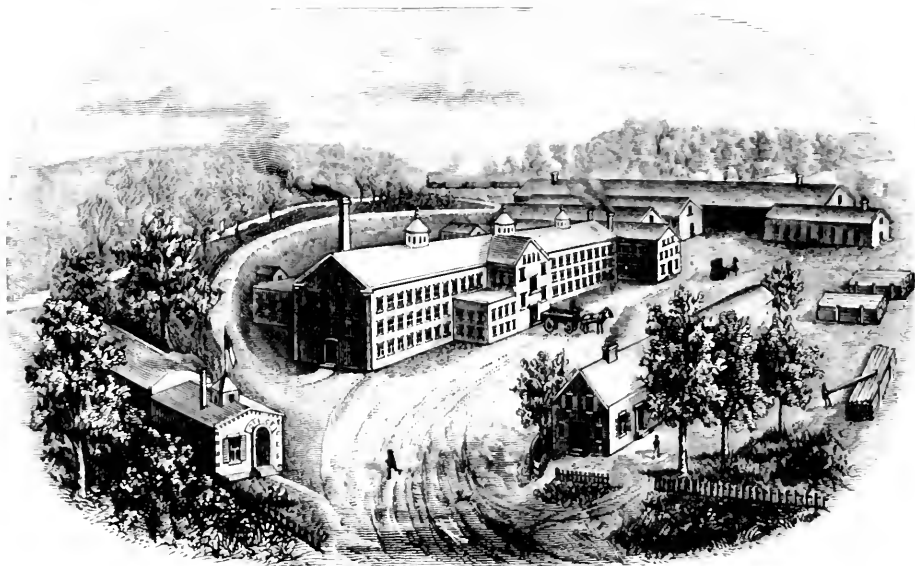
WILLIAMS MANUFACTURING COMPANY.

L. B. Williams, President; F. E. Clark, Treasurer; R. S. Bartlett, Superintendent—Manufacturers of Splint, Bamboo, and Rattan Baskets of All Kinds—Foot of Smith St.

The average citizen has no doubt often wondered where all the baskets come from. We have discovered the principal source whence are obtained the finer and better grades, and as we seldom hide our light under a bushel or otherwise withhold knowledge from the great public, we will tell them what we know on this subject.

Nearly forty years ago—in 1850—Messrs. Williams & Bartlett commenced the manufacture of baskets on a small scale at Huntington, where they continued in business until 1862, when they removed to Northampton, adopted the style of L. B. Williams & Co., erected more extensive works, improved and increased their output, and took a more prominent place industrially and commercially, adding to their facilities in every department in order to meet a rapidly growing demand for baskets. In 1867 the present company was incorporated, with the late H. F. Williams treasurer, and has had plain sailing and a remarkably prosperous career. The plant consists of the factory proper, a three-story frame structure, 40 x 220 feet, fitted up with the latest and best improved machinery, run by a 100-horse-power steam engine, and four storage warehouses—two 50 x 200 feet, and two 45 x 100 feet each. The office building is of brick, 28 x 60 feet. One hundred and seventy-five hands are kept busy, and an average of 8,000 baskets of all sizes are produced daily. No willow is used—splint, bamboo,

and rattan only are employed, and the baskets are both neat and strong, designed for all purposes and designated as corn, clothes, market, oyster, fruit, wood, cotton, satchel, and fac-



tory baskets. They are supplied to the trade and in general use throughout the United States and Canada.

All of the officers of this company are natives of Massachusetts, and Mr. Bartlett is said to be the oldest practical basket manufacturer in America.

FLORENCE.

COUCH MACHINE WORKS.

Arthur G. Hill, Proprietor—Manufacturer of Paper-making and Woodworking Machinery, Shafting, Pulleys, Hangers, etc.—Near Depot, Florence.

These works were established in 1869 by B. M. Couch, and are widely and favorably known, through their products, to the paper manufacturers and woodworkers not only of New England, but of the country at large. The plant passed by purchase into the hands of Mr. Arthur G. Hill, July 27th last, and, having been thoroughly overhauled, renovated, repaired, and improved by the addition of new appliances in all departments, is better prepared than ever to turn out large quantities of superior work. The principal building is the brick machine shop of two stories, 50 x 110 feet, connected with which is the foundry, also completely equipped, and other buildings devoted to storage and similar purposes, all of one story, brick. The machinery outfit is first-class, driven by a 40-horse-power steam engine, and from forty to fifty skilled workmen are employed.

A general line of machinery is constructed here, but specialties are made of the various devices required by paper manufacturers—rag engines, rag dusters, rag cutters, pumps, calendars, etc.—together with woodworking machinery of every description, shafting, hangers, pulleys, and almost everything usually made in a first-class foundry and machine shop. The works are in charge of an experienced and competent superintendent, and patrons may depend upon superior material, workmanship, and finish.

Mr. Hill is a conspicuous figure in Western Massachusetts business, political, and social circles. Born in Northampton in 1841, he is a graduate of Harvard with the degree of Bachelor of Sciences; was for many years assistant treasurer of the Nonotuck Silk Company, was subsequently of the firm of Martin & Hill, manufacturers of cash carriers, and has served the public as Mayor of Northampton.

WHITNEY SAFETY FIRE ARMS COMPANY.

Arthur G. Hill, President; G. E. Forbes, Vice-President; William H. Whitney, Treasurer, and T. T. Cartwright, Superintendent and General Manager—Florence.

One of the greatest drawbacks to fire-arms as ordinarily constructed is their liability to accidental discharge and consequent menace to the life and limbs of those who handle them and of bystanders. It is pleasant to record that at last this difficulty has been overcome, and that in future rifles, shot-guns, and pistols may be rendered as safe, even when loaded, as a walking-stick. The world is indebted for this great improvement to the genius of Mr. William H. Whitney, now treasurer and general manager of the Whitney Safety Fire Arms Company, organized the past summer at Florence with a capital stock of \$50,000 and occupying extensive shops and employing a large number of skilled armorers and a fine equipment of special machinery designed expressly for the purpose of manufacturing the new arm, which it is the intention of the company to introduce in this and other countries as rapidly as it can be made.

The distinguishing feature of the Whitney gun is that the safety lock is so arranged that it depends upon a lever behind the trigger guard and under the pistol grip, and cannot be operated to explode the charge unless the lever is pressed into place by the hand grasping the grip. As soon as the grasp is relaxed the lever drops by its own weight and removes all tension from the main-springs and effectually prevents the hammers falling, and the gun may be thrown down or used as a club with absolute safety to the manipulator. The weapon is of the so-called hammerless style, without lock plates, the hammers being contained within the breech, pivoted to the main-springs, and acting directly upon the center-fire primer. When fired the hammers return to full-cock. The gun is opened for loading and removal of shells by the usual top lever. There is no slide to press into position before firing, and the tension on the springs ceases when the lever is released, when it becomes impossible to fire the piece by jar or other accident. The double-barrel is described as the simplest of all hammerless guns, having but fourteen parts in both locks, and any of these liable to breakage may be duplicated by an ordinary blacksmith. The Whitney Safety hammerless rifle and revolver are constructed upon like simple principles. The device is fully covered by patents in this country, Canada, England, France, and all other principal countries of the globe, and cannot fail to prove a bonanza to the company.

President Hill is a prominent citizen and ex-mayor of Northampton. Mr. Whitney, who has charge of the works, is a noted and successful inventor and an excellent business man.

THE FLORENCE TACK COMPANY.

D. W. Bond, President; G. W. Bond, Agent; E. S. Bottum, Clerk—Manufacturers of Nails, Tacks, Staples, and Wire Specialties—Cor. Locust and Holyoke Sts., Florence.

The town of Northampton is the *habitat* of many notable industries, and one of the most prominent of these is the works of the Florence Tack Company, situated at the corner of Locust and Holyoke streets in the suburb of Florence. This enterprise was founded in 1874, but two years later the original plant was burned to the ground. It was rebuilt of brick, larger and better than before, and, with a complete new equipment of machinery, resumed operations in 1877. The factory building is 50 x 120 feet in area, is fitted up in the best possible manner, contains seventy-six nail and staple machines of three tons daily capacity, and employs one hundred operatives. It should be observed here that the numerous mechanical devices used are unique and original, constructed expressly for this company (which controls the patents) from designs furnished by the ingenious agent and superintendent, Mr. G. W. Bond.

The specialties include every description of finishing, chair, basket, cigar-box, Hungarian, shoe, trunk, clout, and common nails; tacks for every conceivable purpose from steel, Swedes, Norway, American charcoal, and common iron, brass, copper, and zinc. During the past four years a superior line of novelties has been added, embracing among other items double-pointed tacks, shade, basket, barrel, keg, clinch, and electricians' staples, etc.

The goods made here are handled by the trade everywhere, and a steady increase of demand and sales marks each succeeding year.



WORKS OF NORFOLK HEMP & WHEAT COMPANY

LEEDS.

NORTHAMPTON EMERY WHEEL COMPANY.

Ira Dimock, President; J. L. Otis, Secretary and Treasurer—Manufacturers of Emery and Corundum Wheels and Emery Wheel Machinery—Works, Leeds, Mass.; Western Office, No. 20 S. Canal St., Chicago, Ill.

This important representative concern was founded by Otis & Williams, who, beginning operations on a small scale in 1857, succeeded so well that in the ensuing year a joint stock company was formed, capital \$40,000, increased later to \$50,000, and finally, on the incorporation of the present company in May, 1879, to \$100,000. The originators were Gen. J. L. Otis, now secretary and treasurer, and Mr. L. B. Williams, now president of the Williams Manufacturing Company. In point of age this is the second emery wheel works established in this country, while in quality and volume of output it ranks with the oldest and best on the globe, not only supplying an important part of the home market but exporting very largely to Great Britain and the continent of Europe. Their patents cover all, or nearly all, of the latest and best improvements in processes, and they are ready at any time to submit their wheels and wheel machinery to practical tests in competition with those of any other emery manufacturing house in existence, confident of the result. They make no claims which they cannot substantiate, and with a large patronage based upon merit can well afford to depend upon the quality of their products to advertise them.

The works, consisting of numerous buildings of various dimensions, cover an acre of ground and are equipped in the best possible manner, many of the devices used being of special design and constructed especially for their use. A large number of trained hands are employed, and the extent and value of the output is best shown by a glance at their order book, which exhibits page after page of commissions from every State—nay, almost every town—in the United States, not to speak of those for shipment beyond seas. They have received orders from sixteen states and three foreign countries by a single mail. The line of specialties is comprehensive, and includes every description of emery and corundum wheels, frames, appliances and machinery for every description of grinding—wheels for planer and moulding bits, for saw and edge-tool manufacturers, for cutlery manufacturers, for stove plate manufacturers, for glass manufacturers and cutters, for brass, iron, and steel workers—in short, for the use of all who need grinding or polishing apparatus; oil stones, emery and sand stones for mechanics, farmers, and others. Special machinery and duplicate wheels are supplied at short notice. Parties ordering the latter should note all specifications, as diameter, thickness, size of hole, and purpose for which the wheel is to be used.

In order to meet the requirements of a growing Western trade, the company has established an office and warehouses at No. 20 South Canal street, Chicago, Ill., where a large stock of goods, embracing full lines of all their emery and corundum wheels, appropriate machinery for the same, whetstones and foundry rub-stones of all kinds are carried in stock for delivery to the trade and to consumers without loss of time. In this store is also carried the largest and most complete stock of grinders', polishers', and platers' supplies west of New York, including a full line of dynamos, anodes, and chemicals, and the only stock of walrus-leather between New York and San Francisco. It is hardly necessary to add that the company is entirely responsible, buying for cash entirely.

Both President Ira Dimock and Treasurer J. L. Otis have been identified with this enterprise from its inception. The latter is a man of note; calculated to succeed in almost any active pursuit. He was born at Lyme, Conn., July 15, 1827, and entered a factory when but seven and a half years of age, working, as was the general custom at that time, fourteen hours per day. By close application to study after these long hours of labor, he became at twenty-three a mechanical engineer of recognized ability. At the age of twenty-five he took charge of the Pacific Mills, Manchester, Conn. At the breaking out of the civil war he enlisted in the Tenth Connecticut volunteer infantry, was mustered into the service as a second lieutenant, became colonel of the regiment within a year and a half from the date of his enlistment, and was brevetted brigadier general of volunteers "for special gallantry at the crossing of the James, June 20, 1861, and at the battles of Frizzell's Mills and Deep Gully."

BAY STATE.

NORTHAMPTON CUTLERY COMPANY.

Oscar Edwards, President; H. R. Hinckley, Treasurer and Manager; Edward P. Feiker, Secretary and Superintendent—Manufacturers of Table Cutlery—Works, Bay State; New York Office, No. 122 Chambers St.

It is a common error of those unfamiliar with the subject to imagine that, for some occult reason which they themselves cannot explain, American artisans are incapable of producing really fine cutlery. How nearly this notion may approach the truth as regards the higher grades of cutlery—surgical instruments, razors, pocket-knives, etc.—we do not pretend to say, but it is certain that in so far as it refers to table cutlery the conceit or superstition is groundless, as a visit to the Northampton Cutlery Company's works would quickly convince the most skeptical.

This enterprise dates from 1871, when the company was incorporated with \$100,000 capital. The factory plant comprises a cluster of one, two, and three-story brick buildings that cover with their appurtenances about two acres of ground at the village of Bay State in the town of Northampton. Near by is a big tenement-house where a portion of the 275 operatives are housed. The machinery outfit is first-class and very complete, including numerous hammers, forges, grinding and polishing appliances, and is run by combined water and steam-power—175 horse-power each. The output is enormous in quantity and value, and includes every description of fine and common table cutlery, carvers, butcher knives, and hunting knives—all of exquisite temper and finish, and fully equal in quality to any goods of a similar character made in Sheffield or elsewhere. That the cutlery produced here is of the highest merit is amply attested by the widespread and increasing demand, not only from all parts of our own country but from foreign lands, the export trade growing at a rate that astonishes even the company's officers themselves. Only the highest grade of materials is employed, combined with superior skilled labor, and in style, balance, durability, and all desirable essentials the Northampton Cutlery Company's ivory, celluloid, rubber, bone, solid steel, and scale tang table, medium, dessert, cook, butcher, carving, and hunting knives take precedence wherever offered in competition. The company's beautifully illustrated seventy-page catalogue is sent free to the trade on application, and contains engravings of the numerous styles of goods, from the plainest to the most elegant and elaborate—table and kitchen cutlery, carvers, forks, butchers', painters', grainers', and druggists' knives in endless variety.

President Edwards is also president of the Northampton National Bank, a director in several other institutions, and a prominent citizen. Mr. Hinckley, the manager and treasurer, has been interested in the business since 1871, and is also connected with various other manufacturing enterprises, and a director of the Northampton National Bank and of Northampton Institution for Savings. Secretary Feiker is an accomplished practical cutler, and has personal supervision of the works.

LOUDVILLE.

MORLEY PAPER COMPANY.

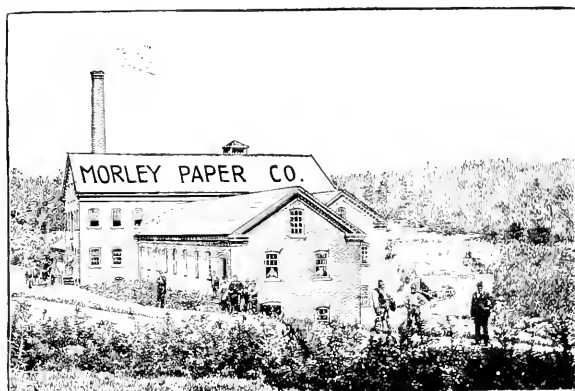
Charles A. Edgerton, President; James H. Morley, Treasurer—Manufacturers of White Shoe and Vegetable Parchment Papers—Loudville, Mass.

The Morley Paper Company was organized about three years ago, and purchased the mill they now own and operate—an old stand destroyed by fire in 1878 and rebuilt in 1880, that had been lying idle for two years. With some alterations and repairs, and the introduction of new machinery in some departments, it proved well adapted to their purpose, and is now regarded as the best mill in the vicinity, doing a prosperous and growing business.

The plant consists of the mill proper, two stories and attic, 42 x 160 feet, containing the engine, stock, and rag rooms; a building of one story and basement, 12 x 160 feet, for machine, parchment, and finishing rooms, and four tenements for the operatives, eighteen of whom are employed. The mill buildings are of brick, substantial and convenient, as is the steam engine and boiler room adjacent. The equipment comprises two 500-pound beaters, one 800-pound washer, and a 62-inch Foudrinier machine. The capacity of the water power is 125 horse-

power, driven usually by a powerful turbine wheel, though a 65-horse-power steam engine is held in reserve for emergencies, and a 25-horse-power engine for the paper machine.

The company's specialties embrace superior lines of white papers for the use of shoe manufacturers and fancy bakers, vegetable parchment for wrapping butter, cheese, and meat, and for covering bottle stoppers, preserve jars, lard barrels, etc. They have a machine for making sausage cases, and a cement for uniting the edges that withstands the heat of boiling water, and makes a case or bag equal to the natural gut. This parchment makes a superior paper for type-writing; in erasing a common rubber removes the letters and leaves a good finish.



The output is quite heavy, and is disposed of to the trade in all parts of the country. Sales are steadily increasing at a rate that must be gratifying indeed to the energetic and progressive officers of the company.

HUNTINGTON.

THE town of Huntington is in the western part of Hampshire county and is of irregular form, a portion of it projecting southwestward and separating the towns of Montgomery and Chester in Hampden county, the town of Blandford in the latter county forming the southwest boundary. The village of Huntington is situated in the southern angle and is a station of the Boston & Albany railroad twenty miles west of Springfield. The Westfield river furnishes excellent water power. The surroundings are mountainous and picturesque.

CHESTER PAPER COMPANY.

E. C. Rogers, President; F. D. Phelon, Treasurer—Manufacturers of Fine Writing Papers—Huntington.

The Chester paper mill at Huntington, among the first established in Western Massachusetts, was erected in 1853 by the Greenleaf & Taylor Manufacturing Company. Several of the original stockholders are still interested in it, but the present company was incorporated with \$75,000 capital in 1882. President Rogers is president and treasurer of the Massasoit Paper Company of Holyoke, and connected with several other industrial enterprises. Treasurer Phelon was with the Massasoit Paper Company from 1869 to 1876, when he accepted his present position.

The mill plant comprises six or more one, two, three, and three-and-a-half-story frame buildings of various sizes, besides three tenements for the help, covering in all about five acres of land. Water power is obtained from the Westfield river by means of a dam and race and three turbine wheels, supplemented by a 150-horse-power steam engine. The mill equipment is complete and in good condition, including among other appropriate devices six 600-pound rag engines and one 68 inch Fourdrinier paper machine. Seventy-five people are employed, and the output averages sixty tons per month of fine grade loft-dried writing papers and Bristol boards, which are handled by the trade generally, standing in high favor where known.

WILLIAMSBURGH.

THE village of Williamsburgh, in the town of Williamsburgh, is distant eight or nine miles northwest of Northampton.

H. G. HILL,

Flour, Meal, Feed, Grain, etc.—Mill and Warehouse, Williamsburgh.

Among the most useful and convenient of Williamsburgh's industries is the mill of Mr. H. G. Hill, who is also senior member of the firm of H. G. & J. W. Hill, manufacturers of pencils. Mr. Hill is a native of Williamsburgh, and an enterprising citizen, who in 1875 formed a copartnership in the milling business with a Mr. Warner. The latter retired in 1879, and subsequently Mr. Hill built his present mill, a substantial frame structure of three stories, 30 x 70 feet, fitted up with three run of stone run by water power. On the opposite side of the river is his warehouse, frame, two stories, 32 x 70 feet, where is stored large stocks of choice flour, corn meal, feed, and grain. He manufactures corn meal and mill feed exclusively, and commands a fine trade with dealers and consumers in town and throughout the surrounding country, employing four men.

HAYDENVILLE.

HAYDENVILLE is situated on the Williamsburgh branch of the New Haven & Northampton railroad, in the town of Williamsburgh, and is the seat of a considerable manufacturing interest.

THE HAYDENVILLE MANUFACTURING CO.

Arad T. Foster, President; H. F. Peck, Vice-President; J. M. Peck, Secretary and Treasurer; C. B. Hosford, Superintendent—Manufacturers of Brass and Iron Goods for Steam, Gas, Water, Beer, Liquor and Petroleum—Machinists', Plumbers', Gas and Steam Fitters' Tools, etc.—Haydenville.

The present works of the Haydenville Manufacturing Company form a monument to the flood caused by the bursting of the great dam on the 16th of May, 1874. The then owners of these works, erected by the late Governor Hayden in 1845, were among the heaviest losers. Hayden, Gere & Co., in 1875, set about rebuilding, enlarging upon the original plans, multiplying facilities until these are now among the largest, most complete, and most valuable works of the kind in existence.

From small beginnings these works have developed to giant proportions. They comprise the finishing shop, four stories, with two towers, 40 x 300 feet; the brass foundry, one story, 80 x 102 feet; the iron foundry, one story, 38 x 50 feet; the core shop, one story, 32 x 166 feet; the pattern-house, two stories, 30 x 40 feet, and the office, two stories, with tower, 35 x 50 feet—all of brick. Ample power is supplied by a newly improved water wheel and an auxiliary steam engine, and 250 skilled workmen, laborers, and packers are employed. Their products include every description of brass and iron goods for gas, water, and steam—cocks, valves, couplings, etc.—in all grades from the plainest and cheapest to the most elaborate and costly, and of every size and style for which there is any demand, together with beer, liquor, and petroleum cocks, tools and supplies for engine-builders, plumbers, steam and gas fitters.

President Foster's office is at No. 73 Beckman street, New York city. Secretary and Treasurer Peck resides in New Haven, Conn., where, with Mr. Foster, he is interested in another large brass works. Superintendent Hosford has been with the company for more than twenty years. He is a courteous gentleman as well as a capable business man, keeps a sharp eye on the interests consigned to his care, and is always on duty.

The board of directors embraces Messrs. Arad T. Foster of New York, H. F. Peck and J. M. Peck of New Haven, and O. D. Peck of Chicago.

EASTHAMPTON.

THE town of Easthampton, containing 6,613 acres and the smallest in the county, is a part of the original town of Northampton, set apart and incorporated as a district by act of the general court approved June 17, 1785. The territory embraced is an irregular triangle in form, the northeastern corner resting upon the west bank of the Connecticut river. A detached strip of Northampton forms the remainder of the eastern boundary; Southampton the southern, Westhampton the western, and Northampton proper the northern. The land of Easthampton is for the most part level and fertile, though surrounded on every side by lofty elevations—the Mineral Hill group on the northwest and the Mount Tom range on the southeast. The town is well watered, the Manhan river flowing from west to east and receiving as tributaries from the north the Pomeroy, Sawmill, and several smaller brooks, and from the south Broad brook, a stream of considerable importance, supplying much of the water power required by the diversified industries of the town and village, the most prominent of which embrace the manufacture of steam and power pumps, covered buttons, elastic fabrics of all kinds, rubber thread, cotton thread, cotton yarns, etc. Great numbers of operatives are employed, and the town—population 4,300—is principally peopled by them. The New Haven & Northampton railroad passes through the village, and a branch of the Connecticut River railroad connects with the main line at Mount Tom. There is one National bank—the First, capital stock \$200,000, deposits \$108,000—and one savings bank with \$250,000 deposits.

The village is well built, boasts excellent fire and police departments; the streets are well kept and lighted by gas, and nothing is left undone to add to its beauty and attractiveness. The public buildings are large and handsome, and include, besides numerous churches, a fine public library, several model school-houses, a commodious and elegant town hall, and the buildings of the celebrated Williston Seminary.

GLENDALE ELASTIC FABRICS CO.

S. T. Seelye, President; J. W. Green, Jr., Treasurer and Manager—Manufacturers of the Green-Moore Patent Elastic Gorings for Congress Shoes, Garter Webs, Cords, Braids, etc.

Easthampton is a principal center of the elastic fabric industry, several of the largest factories in the country being established here. The most extensive of these, without doubt, is that of the Glendale Elastic Fabrics Company, which dates from 1867, when it was organized and incorporated with \$150,000 capital (since increased to \$244,000), to succeed the Glendale Vulcanized Rubber Company, founded in 1863. This is the first concern that ever undertook the manufacture of rubber goring for Congress shoes in the United States, and the success it has achieved in this specialty is shown in the fact that whereas previously all the "elastics" used for this purpose were imported, at this time not only are they all of American make, and far superior to any ever brought from Europe, but considerable exports are made annually, principally to Canada and other markets on the Western hemisphere.

The company's factory buildings are four in number—No. 1, four stories, 46 x 97 feet; No.



2, five stories, 40 x 102 feet; No. 3, four stories, 45 x 110 feet; rubber warehouse, two stories, 30 x 80 feet—all brick, heated by steam, lighted by gas, and perfectly appointed in all departments, the equipment consisting in part of 250 looms, 1,800 braiders, twenty spooling and twenty warping frames. A 75-horse-power steam engine and water-power to the same extent drive the machinery, and the company own twenty tenements for the use of their operatives, who number from 250 to 500, dependent upon the state of the market.

The specialties embrace full lines of superior elastic fabrics, including the patent shoe gorings already alluded to, garter webs in all grades and styles, elastic cords and braids for ladies' bonnets and hats, elastic corset laces, etc., in cotton and silk.

President Seeley is a native of Connecticut; has occupied his present position since 1886, and is president of the First National Bank and treasurer of the Easthampton Savings Bank. Treasurer and Manager Green is a native of Marblehead, and has acted as treasurer and general manager since 1879.

WILLISTON & KNIGHT COMPANY.

Horatio G. Knight, President and Treasurer; H. L. Clark, Secretary—Manufacturers of Covered Buttons—Easthampton.

Easthampton's industrial record dates from 1848, when Hon. Samuel Williston removed his button works from Haydenville to this point, and Williston, Knight & Co. began the manufacture of cloth-covered buttons upon a large scale. In 1860 the concern was reorganized and incorporated as the National Button Company, which in turn gave way in 1874 to the Willis-



ton & Knight Company, capital \$150,000. This plant, the pioneer American covered button works, is complete in all departments, the buildings consisting of the factory proper, a four-story-and-basement brick structure, 34 x 110 feet, with a 60-foot extension at the rear. Six single tenements and a boarding-house are provided for the help, of whom from 175 to 200 are employed. Cloth covered buttons only are made here, and in vast quantities, for use in the finishing of garments of every description, special attention being given to the finer grades. The machinery is unique, the most perfect on the globe, and is run by water power.

This company also owns the celebrated Bostwick ivory button works at Bridgeport, Conn., of which D. B. Seward is superintendent. The principal office and salesroom is at No. 540 Broadway, New York. President Knight and Secretary Clark are natives of Massachusetts, enterprising and far-seeing business men, and are ably assisted in the management by Messrs. William H. Chapman and Frank P. Tenney, who have charge of the New York store.

GEORGE S. COLTON,**Manufacturer of Loom, Fancy, Garter, Suspender, and Truss Webs, etc.**

Every day adds to the demand for the above-named goods, for which new uses are constantly being found. They are indispensable to manufacturers of furnishing and fancy goods, surgical and orthopedic appliances, etc., and one cannot but wonder how the world managed to scuffle along before the era of india rubber. Easthampton is an especially eligible site for the manufacture of elastic webs, because here is located the famous Easthampton Rubber Thread Company's works, producing immense quantities of superior threads especially adapted to the purpose, and probably this fact had much weight in influencing Mr. George S. Colton to remove hither from Connecticut in 1887, and to erect a fine new brick mill of two stories, 40 x 100 feet, heated by steam, fitted up with all modern improvements, including twenty-six looms, 200 braiders, two spoolers, three warpers, two pullers, and a 25-horse-power steam engine. From forty to fifty hands are employed, and the product, of the highest grade in silk, linen, and cotton, is very large, going to the trade all over the United States.

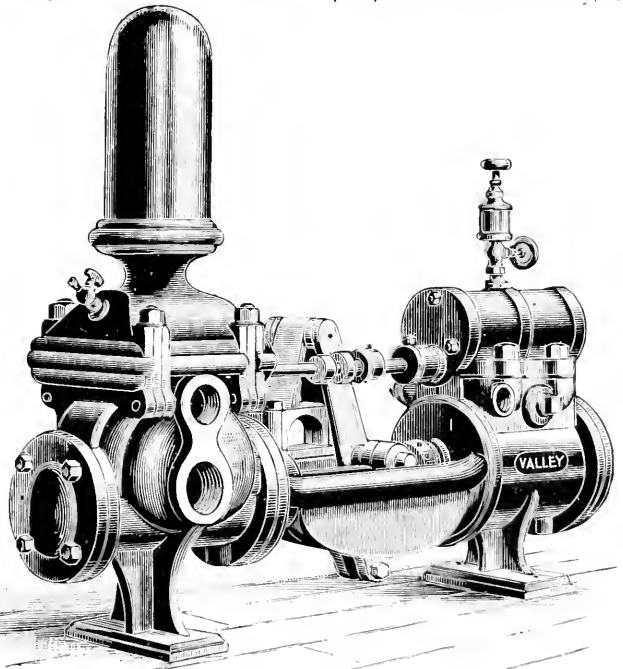
Mr. Colton was born at Shelburne, Vt., is a practical master of his calling, and a shrewd, enterprising business man.

VALLEY PUMP COMPANY.**John Mayher, Proprietor—Manufacturers of Steam and Power Pumps—
Easthampton.**

On a recent visit to the Valley Pump Company's works at Easthampton we had the pleasure of examining numerous specimens of their celebrated pumps and other machinery, and

have no hesitation in saying that in our judgment they rank with the best made. This company's pumps took first premium at the American Institute fair, New York, 1870-1871; at the Massachusetts Charitable Mechanics' Association fair, Boston, 1874; at the Philadelphia Centennial Exposition, 1876; at the Southern Exposition, Louisville, 1884, and at every subsequent competitive exhibition where shown. They are varied in character, also, and suited to many purposes, the list including boiler feed, low pressure, brewery, fire, elevator, mining, tank, tannery, quarry, circulating, sugar-house, water works, acid, ammonia, ice manufacturing, distillery, and power pumps, combined pumps and heaters, combined boilers and pumps,

and combined creamery engines and pumps. They also furnish upright tubular boilers of three to twenty-five horse-power for supplying steam to run pumps at railroad water stations, mines, hotels, and for fire pressure and other purposes, and are manufacturers of William

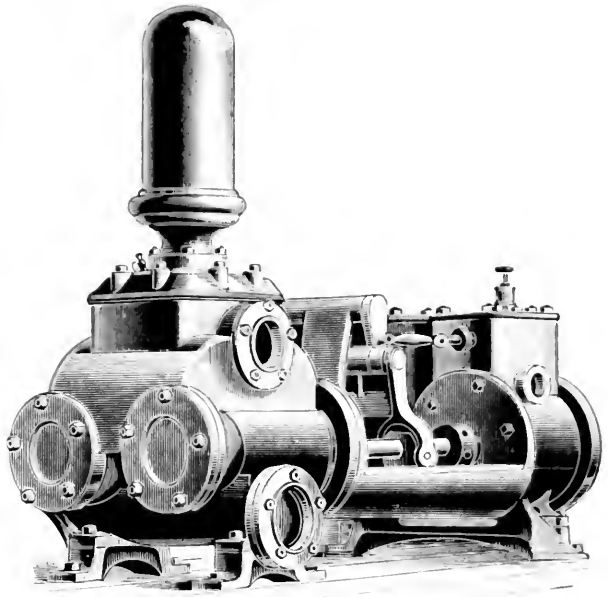


VALLEY PUMP.

Wright's patent bucket-plunger steam pumps in nine sizes, for feeding boilers of ten to five hundred horse-power, and for the "Acme" combined steam pumps and steam engine, which they build, together with the "Valley," "Duplex," "A B C," and double-acting power pumps.

These works were established in 1868 by the Easthampton Pump and Steam Engine Company, who in 1870 sold out to the Valley Machine Company. On the first of January, 1889, Mr. John Mayher became sole proprietor and adopted the present style of the Valley Pump Company. The plant is an extensive one and comprises the main building, utilized for warehouse and office purposes, two stories in height, 36 x 100 feet, with which are connected the machine and pattern-shops of two stories and a one-story foundry. The equipment in all departments is first-class, and embraces every description of iron-working machinery and appliances appropriate to the work done. Thirty-five carefully selected mechanics are employed, every particle of material used is subjected to rigid scrutiny, and no pump or boiler leaves the works until it has been thoroughly tested and found perfect in all its parts. As a consequence the machinery made here is of the highest order, and is in rapidly increasing demand not only all over the United States but in foreign countries.

Mr. Mayher, born in Albany, N. Y., has resided in Western Massachusetts for many years, and is a representative business man, president of the Easthampton Savings Bank, a director of twenty-four years' standing of the First National Bank of Easthampton, auditor and a director of the Easthampton Rubber Thread Company, and a director of the Glendale Elastic Fabrics Company, and the Gas and Electric Light Companies.



DUPLEX PUMP.

EASTHAMPTON RUBBER THREAD CO.

James B. Ford, President; E. T. Sawyer, Secretary, Treasurer, and General Manager—Manufacturers of Rubber Thread—Easthampton.

Rubber thread is used for a variety of purposes, but principally in the manufacture of elastic fabrics, suspenders, garters, surgical and orthopedic bandages, suspensories, and many other useful articles.

The Easthampton Rubber Thread Company was incorporated in 1864, and the plant and appurtenances represent a cash investment of \$200,000. The factory building, 50 x 200 feet, three stories in height, is of brick, heated by steam and provided with all requisite appliances for the prevention and extinguishment of fire. The machinery equipment is of special design and construction, has never been duplicated, and is said to be the most comprehensive, ingenious, effective, and valuable for the purpose in the world. For obvious reasons a description is omitted. Fifty-five hands are employed, and the output, pronounced superior to that of any similar establishment on either side of the Atlantic, is in constant and increasing demand by manufacturers of elastic net goods everywhere.

President Ford is a native and resident of New York, where he is engaged in the manu-

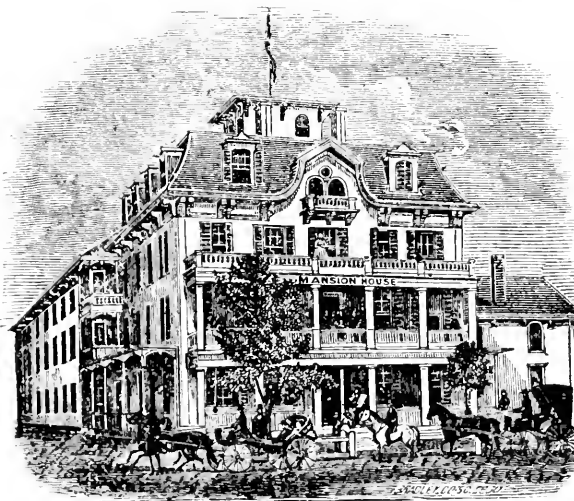


facture of rubber shoes and boots. He succeeded C. Meyer in his present position in the spring of 1888. General Manager Sawyer, born in this State, has been connected with the Easthampton Rubber Thread Company for the past fifteen or sixteen years.

MANSION HOUSE.

W. E. Forrestal, Proprietor—Main St.

Travelers and others visiting Easthampton on business or for pleasure will find excellent accommodations and all creature comforts at the Mansion, the oldest established and most



prominent hotel in the village. The present proprietor, Mr. W. E. Forrestal, is a New Englander by birth and an experienced hotel man, who took charge in December, 1888, and spares no effort to make his guests at home, and provide for their wants in an acceptable manner. The house itself is a handsome and attractive two story frame structure, 50 feet front by 150 feet deep, with mansard roof, and broad and airy piazzas and verandas. The office, reading room, dining room, and parlors are on the main floor, the sleeping apartments up stairs, the whole lighted by gas, heated by steam, and capable of housing 150 patrons. The table is abundantly supplied with the best the market affords—the choicest meats, fish, fowl, vegetables, fruits,

berries—substantials and delicacies of every obtainable kind, prepared, cooked, and served in first-class style, while the guests' rooms are handsomely and neatly furnished, clean, tidy, and attractive, with luxurious and restful beds. Rates are quite reasonable—\$2 to \$2.50 per day for transients.

AMHERST.

THE town of Amherst is bounded on the north by Franklin county, on the east by the towns of Pelham and Belchertown, on the west by the town of Hadley, and on the south by Granby and South Hadley. The area is 18,400 acres and the population about 4,000. The landscape is much broken, and for the most part quite elevated. The village of Amherst is situated upon a lofty ridge and reached by the Massachusetts Central and New London Northern railroads. Amherst is a celebrated seat of learning. Here are situated the world-renowned Amherst College and the Massachusetts Agricultural College, and the influence of these institutions is felt throughout our own country and in many distant lands.

AMHERST HOUSE.

C. G. Putney, Proprietor—Cor. Amity and Pleasant Sts.

During a period of forty years or more discriminating visitors to Amherst have made the old Amherst House their temporary home, and few indeed and far between have been the complaints on the score of accommodations and entertainment. The original structure was destroyed by fire, and the present one opened for business in July, 1880. It is of brick, three stories in height, 55 x 115 feet, and is in all respects first-class in arrangement and management. On the first floor are the handsome office and reading-room, two parlors, two sample-rooms for the convenience of commercial travelers, billiard-room containing four tables, barber-shop with three chairs, etc. On the second floor are the large and lofty dining-room, and several of the forty-eight sleeping apartments, the remainder being on the third floor, all cosy, comfortable, and handsomely furnished. The entire house is lighted by electricity, steam heated, and provided in every room with electric bells that communicate with the office. The table is supplied with every substantial and delicacy in abundance, skillfully and appetizingly prepared, and served by polite and attentive waiters.

Landlord C. G. Putney, who succeeded Mr. J. B. Ryan on the first of November last, is an experienced and capable host, having for five years presided over the popular Valley Hotel at Hillsboro Bridge, N. H. His rates are quite moderate, accommodations and service considered, and guests receive every attention.

L. E. DICKINSON,

Manufacturer of Tool Chests, Packing Boxes, etc.—Dealer in Sash, Doors, Blinds, and Builders' Materials—Cor. Whitney and College Sts.

In former times the mechanic—more especially the carpenter—who, unprovided with a fine chest of tools, applied for employment, laid himself open to suspicion. Modern improvements in machinery have done away to a great extent with the necessity for each competent journeyman providing himself with so large and varied a collection; nevertheless they are convenient to have, and the superior workman usually provides himself with all that are required, and a strong, neat, and conveniently arranged chest in which to keep them safe when not in use. This applies to other trades besides carpentering, and consequently there is still a considerable demand for chests—which, by the way, when properly made with dove-tailed corners, paneled sides, ends, and lids, and finished with handsome mouldings, hinges, and lock, compact and durable, are looked upon by competent judges as *chef d'œuvre* of mechanical skill.

Comparatively few workmen nowadays make their own tool-chests, for the good and sufficient reason, among others, that they can buy them ready-made at less cost of time and money. Among the most noted of those whose specialty it is to supply the demand for chests and similar devices is Mr. L. E. Dickinson, who first engaged in the box business at North Amherst some fifteen years ago, subsequently removing to Amherst, where he has commodious shops consisting of several one and two story buildings fitted up with appropriate

woodworking machinery, motive power being supplied by a 25-horse-power steam engine. Sixteen hands are employed, and besides chests great quantities of packing cases and shipping boxes are constructed to order for manufacturers of boots, shoes, woolen and iron goods, etc. Mr. Dickinson also has in stock doors, sash, blinds, and other materials for builders, and prepares every description of inside finish and dressed stuff to order.

WARE.

THE town of Ware forms the southeastern corner of Hampshire county and contains about 18,000 acres of hill and dale, well supplied with running water. The Ware river flows through the southeastern extremity, and on the western bank stands the busy village of Ware. The Ware River railroad connects the place with the Boston & Albany railroad on the southwest and extends through Worcester county to New Hampshire on the north, while the Massachusetts Central railroad passes through from east to west.

CHARLES A. STEVENS & CO.

Manufacturers of Colored, White, and Opera Flannels—Maple St., Ware.

A prominent representative of Massachusetts' varied industries is the great flannel mill of Charles A. Stevens & Co., established by the senior partner in 1841. The present firm was organized in 1872 by the admission of Mr. Stevens' son Charles E., an accomplished business man, carefully trained to this calling, alert, energetic, public-spirited, a popular citizen, and at this writing State Senator from the Worcester and Hampshire district.

The mill proper is an imposing three-and-a-half-story brick structure, 40 x 250 feet, provided with both water and steam power, and containing a comprehensive equipment that includes twelve sets of cards, twenty-eight mules and jacks, and ninety looms capable of producing 50,000 yards of superior woolen fabrics weekly. Adjoining the mill are the dye and wool house, of brick, two stories, 45 x 131 feet; the opera finishing house, brick, two-and-a-half stories, 42 x 58 feet; the three-story brick picker-house, 15 x 40 feet; the store-house, the tenter-house, the usual dry-sheds and the office building, the latter neatly fitted up and commodious. One hundred and seventy-five operatives are employed, and the product of colored, white, and opera flannels is sold in every market between the Atlantic and the Pacific, between the lakes and the gulf.

Mr. Stevens, senior, was born at North Andover August 9, 1816, and is consequently seventy-three years of age. His life has been and is still a busy one, and he is prominently connected with numerous manufacturing enterprises—president of the John Russell Cutlery Company of Turner's Falls, president of the Turner's Falls Water Power Company, president of the Cotton and Woolen Manufacturers' Fire Insurance Company of Boston, and president of the Ware River Manufacturing Company. He has served one term in Congress, and is a political and moral power in the State.

WARE RIVER MANUFACTURING COMPANY.

C. A. Stevens, President; J. Edwin Smith, Secretary and Treasurer—Water Power.

The Ware river has its sources among the springs of Northern Massachusetts, and furnishes an unfailing supply of water that as yet is but partially utilized in manufacturing. The reservoirs at Rutland and Hubbardston were constructed by this company, individual members of which own considerable quantities of desirable lands at available points and will dispose of mill sites to proper parties on favorable terms.

President Stevens is a member of the firm of Charles A. Stevens & Co., manufacturers of flannels; Secretary Smith resides at Barre. The board of directors is composed of President Stevens, L. N. Gilbert, president of the Geo. H. Gilbert Manufacturing Company, Agent H. Baker of the Otis Company, and J. E. Smith.

FRANKLIN COUNTY.

ORGANIZATION—BRIEF DESCRIPTION—THOURISHING VILLAGES, FINE FARMING LANDS, AND LOVELY SCENERY.

THE act of the Legislature creating the county of Franklin and making Greenfield the capital was passed June 24, 1811, and went into effect on the 2d of December following. The first court-house and jail, unpretentious structures but sufficient for the time, were erected in 1813, and together cost not much more than \$8,000. A second court-house was built in 1848-1849, remodeled in 1854-1855, further improved in succeeding years, and almost entirely rebuilt and greatly enlarged in 1872-1873. A new stone jail was erected in 1831, and the present jail and house of correction completed in 1856 at a cost of \$30,000. Two new towns—Monroe and Erving—were erected in 1822 and 1838 respectively, and some changes made in the latter year by which Charlemont and Rowe gained additional territory. Franklin county at this time includes twenty-six towns, viz.: Ashfield, Bernardston, Buckland, Charlemont, Coleraine, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Sunderland, Warwick, Wendell, and Whately. Population of county, census of 1885, 37,449.

TOWN OF GREENFIELD.

THE present town of Greenfield—then the Green River district—was separated from Deerfield in 1672, and at that time included the territory since erected into the town of Gill and a part of Shelburne. A year later William Allis and others were authorized to manage the colonization of the district, the division of the land, and other matters pertaining to its settlement. The first recorded grant was made in 1686, to Nathaniel Brooks, twenty acres at "Green River."

It would be tedious and unprofitable to go into a detailed account of all the small events that form the history of the district previous to 1753, when the town of Greenfield was incorporated. The growth in population was necessarily slow, for the French and Indian wars raged then, and there was little inducement for the people of the older settlements to tempt the dangers of the frontier. It was not, therefore, until after the Revolution, in which she took an active and honorable part, that Greenfield really began to prosper.

The lands of the town, away from the Connecticut river, are of a somewhat hilly character, but for the most part fertile and susceptible of

high cultivation, while those lying along the Connecticut are rich, level, and extremely desirable, farms located on the borders of that stream commanding very high prices. Green river, flowing from north to south, is in the western portion, emptying into the Deerfield. Fall river, taking its course through the northeast quarter of the town, discharges its small volume into the Connecticut at Turner's Falls. Numerous small brooks empty into the larger streams named. The Rocky mountain ridge, following the general course of the Connecticut, is a picturesque range of moderate height, seldom greater than 200 feet and for the most part much less. The "Poet's Seat," one mile north of Greenfield village, reaches the greatest altitude and commands delightful views in every direction. From here may be seen the villages of Greenfield, Deerfield, Montague, Turner's Falls; the Connecticut, Green, and Deerfield rivers and their valleys; the Shelburne, Bernardston, and Leyden hills; Mount Grace, Monadnock mountain, Mounts Toby, Mettawampe, Tom, and Holyoke. Population of town and village, census of 1885, 4,869.

VILLAGE OF GREENFIELD.

The original settlement of the town was made here, and around it clusters the business interests of the community. Here are located most of the factories, the newspaper offices, the banks, the schools, the library, the churches, the town offices, the county court-house, the prison, and all the necessary county offices. It is a lovely place, adorned with many handsome and commodious public buildings and elegant private residences, and in the center, on a small iron-railed plot called the common, stands a beautiful Scotch granite shaft, surmounted by a bronze eagle and bearing upon its pedestal an inscription as follows: "Greenfield erects this monument in grateful honor to her patriotic sons who offered their lives in suppressing the great rebellion, and for the preservation of the National Union—1861-'65." About 400 citizens of the town and village enlisted during the war, and of these forty-three fell victims to bullets or disease.

Greenfield is a busy place, the scene of considerable manufacturing, and is connected with the outside world by three railroad lines—the Connecticut River, the Troy & Greenfield, and the Fitchburg. An electric railway is projected to Turner's Falls, and will probably be completed next summer.

GEORGE H. WRIGHT,

Proprietor of Franklin House Livery, Feed, and Boarding Stable—Bank Row.

Of the rational pleasures of life few yield higher enjoyment than is obtained from a drive behind a fine team in a stylish turnout over a good road, through a picturesque country such as abounds in this region. The visitor to or citizen of Greenfield desirous of taking such a drive will find the requisite appurtenances at the Franklin House livery stable on Bank row, kept by Mr. George H. Wright.

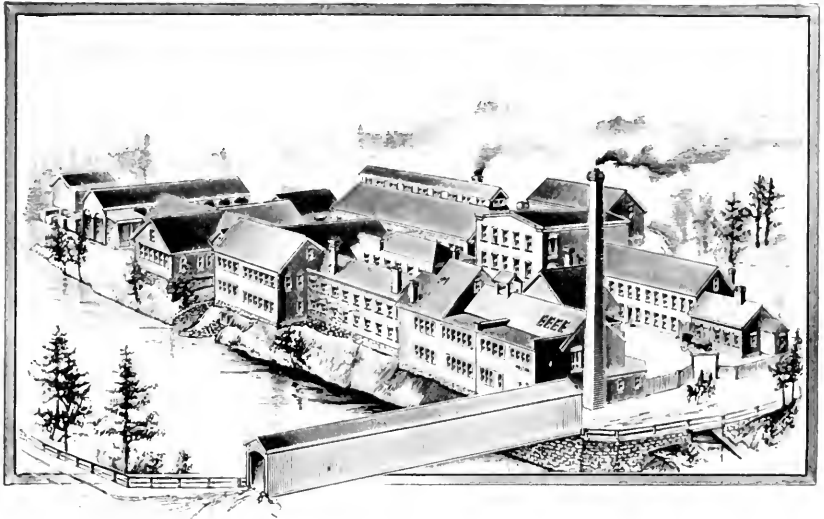
This stable was established many years ago, and is well known and liberally patronized. Among the more recent proprietors were Allen & Gerritt, and Gerritt & Fowler, Mr. Wright succeeding the latter firm on the 13th of last July. The plant has been twice destroyed by fire, and the present building is 30 x 100 feet, two stories, frame, well appointed in all respects. Eight horses and fourteen vehicles—carriages, buggies, sleighs, and cutters—are kept for hire, and parties in want of teams for business or pleasure driving will be promptly accommodated at reasonable rates.

Mr. Wright is a native of Montague, a machinist by trade, and gives his personal attention to the stable, where a number of private horses are regularly boarded, and animals fed every day for transient customers.

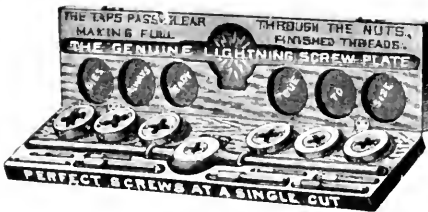
WILEY & RUSSELL MANUFACTURING CO.

Charles P. Russell, President and Treasurer—Manufacturers of Patent Screw-Cutting and other Labor-Saving Machinists' and Plumbers' Machinery, Blacksmiths' and Carriage Makers' Tools—Greenfield, Mass.

It is a fact of general acceptance wherever civilization and improved methods have penetrated, that in the field of machinery and special tools Yankee ingenuity has no peer. A born mechanic, the descendant of the Pilgrim fathers has developed an aptitude for devising and constructing implements of industry such as characterizes no other people under the sun, and reaps a corresponding reward in fame and wealth. A notable outgrowth of this faculty of excellence is the great tool and machinery works of the Wiley & Russell Manufacturing Com-



pany, situated on the west bank of Green river at Greenfield. The works include foundry, forge, and machine shops, and are equipped with approved machinery and appliances in all departments. One hundred and forty hands are employed, and the output comprises a general line of superior tools and machinery of the varieties indicated above. The celebrated



"Lightning" and "Green River" screw plates, "Lightning" bolt cutters for hand and power use, fine taps and dies, reamers and countersinks, punching presses, "Green River" drilling machines, tire benders, tire upsetters, bolt and rivet clippers, etc.

Their leading specialties are dies and taps doing their work at a single cut, as in the "Lightning" and "Green River" screw plates and bolt cutting machines for hand and power. It need hardly be said that the methods for screw cutting which they introduced—necessarily under great difficulties at first—are now very generally approved and adopted in this country.



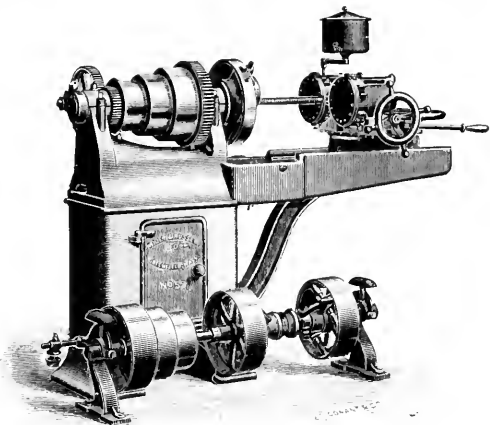
Their taps are all machine relieved, the teeth being chased with absolute precision and

uniformity both as to shape and size by special machinery which is believed to be the most complete in existence, every detail going to make the most perfect taps being carefully regarded.

A handsomely illustrated catalogue and price-list of 66 pages is mailed free to the trade, and fully describes the various devices we have space only to name.

Perhaps the best recommendation of this company's productions is found in the fact that they are in constantly increasing use by progressive mechanics all over the United States, and are fast finding their way to foreign lands where, if the intelligent artisan cannot compete with, he can and does appreciate American genius and workmanship.

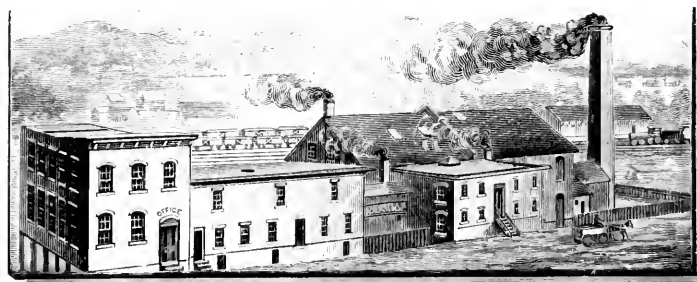
The accompanying cut shows the Wiley & Russell Manufacturing Company's new No. 55 bolt-cutter, nut-tapper, pipe-threader, and cutting-off-machine, with opening dies, an improvement in this class of machinery the obvious advantages of which need not be pointed out to any capable mechanic.



B. B. NOYES & CO.,

Manufacturers of Children's Carriage Hardware and Trimmings, Kitchen Hardware, Garden and Floral Tools—Hope St.

The resident of city or town cannot fail to have noticed the vast numbers of children's carriages with which the sidewalks are dotted of pleasant afternoons, nor, if of a speculative



turn of mind, can he have helped wondering where they all come from. We are not prepared to answer this question in its entirety, but can state that the hardware used in their construction is largely produced by the firm named above. The works of

Messrs. B. B. Noyes & Co., at Greenfield—illustrated above—are advantageously situated on Hope street adjoining the railroad tracks, and consist of several commodious brick buildings utilized as machine-shop, woodworking shop, warehouse, office, shipping department, etc., equipped with all available labor-saving devices, the machinery driven by a 40-horse-power steam engine. From thirty-five to forty hands are employed, and immense quantities of the hardware and trimmings referred to are produced here and supplied to the trade throughout the Eastern and Middle States, the goods being of superior quality and style, and in steady demand by manufacturers of light wheeled vehicles for children. A very important branch of the business conducted here is the manufacture of garden and floral tools and implements, and kitchen hardware, the market for which specialties extends all over the continent. The tools for horticultural and floricultural purposes made here are of the best quality, bear the celebrated "American" brand, and include spades, rakes, hoes, forks, weeders, trowels, etc., in great variety of sizes, styles, and finish. Of kitchen goods may be noted mincing knives, double and single, in various patterns, cake turners in all styles, meat and toasting forks, skimmers, basting and preserve spoons, tea and table spoons, several kinds of can-openers, tinned and plain stove poker, lid-lifters, etc.

Mr. B. B. Noyes established these works on a small scale in 1865, and has built up a flourishing industry. He is a natural mechanical genius, a blacksmith by trade, and turned out the first carriage axle ever made on a screw machine, the work being done previously on the lathe and much more slowly. He has had several partners, but for a number of years has managed the concern alone. Catalogues and price lists are supplied to all applicants.

GREENFIELD SAVINGS BANK.

Robert Abercrombie, President; William A. Forbes, Vice-President; Chester C. Conant, Secretary; Albert M. Gleason, Treasurer—Mansion House Block, Main Street.

The savings bank is emphatically the poor man's temporal providence, and the savings banks of this State, conducted under the rigid provisions of laws made especially for the protection of depositors, are the strongest, the most reliable, the most conservative in the Union—the pattern upon which similar institutions elsewhere are modeled. A prominent representative of this interest is the Greenfield Savings Bank, incorporated 1869, occupying tasteful offices in the Mansion House block, Main street. Of the officers, President Robert Abercrombie is a leading citizen of Deerfield, and Vice-President Forbes of Greenfield, being a director of the Packard National Bank; Chester C. Conant has been secretary for many years, and Albert M. Gleason, a native of New Braintree, treasurer for the past eight years. Investment committee—W. A. Forbes, L. J. Gunn, Charles R. Lowell, S. B. Slate, A. M. Gleason. Auditors—L. A. Hall, E. E. Lyman. Trustees—Robert Abercrombie, George A. Arms, Leonard Barton, E. A. Hall, Chester C. Conant, Charles R. Lowell, Newell Snow, Edward E. Lyman, Matthew Chapman, Levi J. Gunn, William A. Forbes, Salmon P. White, Scorem B. Slate, Chelsea Cook, Charles H. Green, William M. Smead, A. C. Walker.

From July 1, 1869, to July 1, 1880, the total deposits footed up three million six hundred and forty-eight thousand, six hundred and eighty-nine dollars and twenty-seven cents; amount withdrawn, \$3,211,162.57; forty dividends paid to depositors, aggregating \$705,268.40. Income for year ending July 1, 1880, \$67,803.48; dividends to depositors, \$52,707.63. Sums from \$1 to \$1,000 are received on deposit at 4 per cent., and permitted to accumulate on compound interest. January 1 and July 1 are dividend days; interest due from borrowers June 1 and December 1, and taxes on deposits are paid by the bank. Notice has never been required at any time from those who wish to withdraw a part or the whole of their deposit. The bank holds no investment from which no income is received and no real estate by foreclosure. Pass books must always be presented for deposits or payments. Depositors are required to bring or send pass books to be written up as often as once in three years at least.

Appended is the semi-annual report of date July 1, 1880:—

ASSETS.		LIABILITIES.	
Public funds, par value.....	\$262,500 00	Due depositors.....	\$1,389,923 93
Bank stock, par value.....	125,000 00	Guarantee fund.....	30,725 00
Railroad bonds, par value.....	200,000 00	Profits.....	20,154 54
Loans on real estate.....	733,167 27		
Loans on personal security.....	102,253 46		
Loans on bank stock.....	25,129 00		
Loans on depositors' pass books.....	1,713 00		
Loans to towns.....	26,700 00		
Premiums on stocks and bonds.....	40,000 00		
Unpaid interest.....	2,644 51		
Furniture and fixtures.....	1,000 00		
Cash in National banks on interest.....	708,553 94		
Cash on hand.....	2,442 29		
Total.....	\$1,446,802 54	Total.....	\$1,446,802 54

CHARLES R. FIELD,

Manufacturer of Woodwork for Baby Carriages—Off Mill St.

The manufacture of baby carriages is an industry of comparatively recent origin, yet has grown to vast proportions, involving immense capital and the employment of hundreds of skillful mechanics. In this as in most other industries the division of labor has proved profitable, and therefore we find the various parts made at various places, assembled, finished, and the complete vehicle made ready for the market at another. Thus, two of the leading factories are located in Greenfield—one devoted to hardware and trimmings, the other to fine woodwork. A description of the first-named will be found on another page; it is of the second that we would now write.

It is thirty-five years since Mr. Charles R. Field began on a small scale the manufacture of running gear for children's carriages. From time to time during that period various changes and improvements have been adopted, with all of which he has kept fully abreast, and continues to turn out the best possible work in his specialties, wood wheels and handles. Several years ago the attempt was made to supersede wood wheels with iron, but experience soon demonstrated that for that purpose at least wood was the best—the strongest, the handsomest, the most durable, and in the long run the cheapest—and manufacturers returned to its use, buying more heavily than ever. Mr. Field's business has grown steadily from the first, and

his facilities have increased with the demand upon his resources until he now occupies a large two-and-a-half-story factory, 24 x 200 feet, fitted up with improved machinery driven by a 60-horse-power steam engine, and employs from twenty to twenty-five first-class workmen. An 80-horse-power boiler supplies steam for the engine, for wood-bending and for heating purposes. The choicest white ash is used exclusively, the work is of the best quality, and the capacity is 150,000 wheels and a proportionate number of handles annually, all of which are readily disposed of to the trade in the Middle and Western States. Tough white ash is scarce in the West, and manufacturers there find it more profitable to buy their woodwork here than to make it.

Mr. Field was born here, has been one of the selectmen for some nine years, is a bank director and a prominent and influential citizen.

EMIL WEISSBROD,

**Manufacturer of Bill Books, Pocket Books, Music Rolls, Calf-Skin Wallets, etc.—
Cor. Hope and Prospect Sts., Greenfield.**

The manufacture of leather goods of all kinds is vigorously prosecuted throughout New England, and among the prominent representatives of one branch of this industry stands Mr. Emil Weissbrod, who during the past twenty years has been engaged in the designing and production of such specialties as come under the head of bill and pocket books, wallets, music-rolls, and similar goods—for the first eighteen years at Montague, removing in 1887 to Greenfield, where he occupies the old jail building on the corner of Hope and Prospect streets—an extensive and substantial brick structure, remodeled at considerable expense, and now comprising an elegant residence in front, while the factory, four stories in height, commodious, well arranged, and completely equipped with electric lights, electric motor, etc., is in rear. Here thirty first-class operatives are employed, and vast quantities of fine work is produced, the leading specialties comprising high-grade modern improved and stylish bill-books, pocket-books, and music-rolls in choice leather, and the famous old reliable hand-sewed calf-skin wallet in various styles—standard goods that are unexcelled for neatness, finish, and durability. He has recently patented and is manufacturing also an ingenious and effective safe wallet, designed to preserve valuable papers from charring while the safe is exposed to a prolonged fire. All work is done by hand and expressly for the jobbing trade, to whose orders everything turned out by this factory is made. Everything is of the best, and the trade and consumers may depend upon material and workmanship. Probably the first of January, 1890, will see at least thirty-five hands employed.

Mr. Weissbrod is a native of Saxony, a courteous and enterprising man. His son Carl and Mr. F. W. Foster represent the house in the principal trade centers.

AMERICAN HOUSE.

G. H. Chatfield, Proprietor—Main St.

The American is a popular and long-established house, first opened many years ago, and conducted by D. S. Simons previous to the accession of Mr. G. H. Chatfield last May. The main building is of brick, four stories in height, 50 x 100 feet, with three-story frame extension, 60 x 100 feet. On the second floor front are a commodious office and reading-room, bar, sample-rooms, parlor, and large dining-room, all conveniently fitted up with one hundred sleeping apartments up stairs, comfortably furnished, neat and clean, the entire house being lighted by electricity and gas, with electric bells, baths, and hot and cold water on every floor. The table is well supplied with the best the market affords, and the service is excellent.

Mr. Chatfield is an experienced host, having kept a leading hotel at Brattleboro, Vt., previous to his present venture. Rates are moderate—\$2 per day.

TOWN OF MONTAGUE.

THE town of Montague contains 16,520 acres, of which the greater portion is cultivated, the surface of the country being rather level and well adapted to farming, though there is much hilly land but no mountains. The principal streams traversing the town are the Connecticut and Miller's rivers, the former furnishing vast water power at Turner's Falls, while the most available mill sites on the latter are found at Miller's Falls. Sawmill river is an inconsiderable stream in the southwestern corner. Lake Pleasant, 100 acres in extent, situated on the Fitchburg railroad near Montague Center, is a popular pleasure resort. Turner's Falls, five miles above Greenfield, is connected with the latter place by a branch of the same road. Miller's Falls is reached by the New London Northern and the Fitchburg roads—the Vermont and Massachusetts branch of the latter road bisecting the town. The original settlement was made on Sawmill river in 1716.

TURNER'S FALLS.

The principal village and rapidly growing in importance, the scene of a cruel massacre of Indians by Capt. Turner in 1676, was laid out in 1867 by the Turner's Falls Company, organized by the late Hon. Alva Crocker



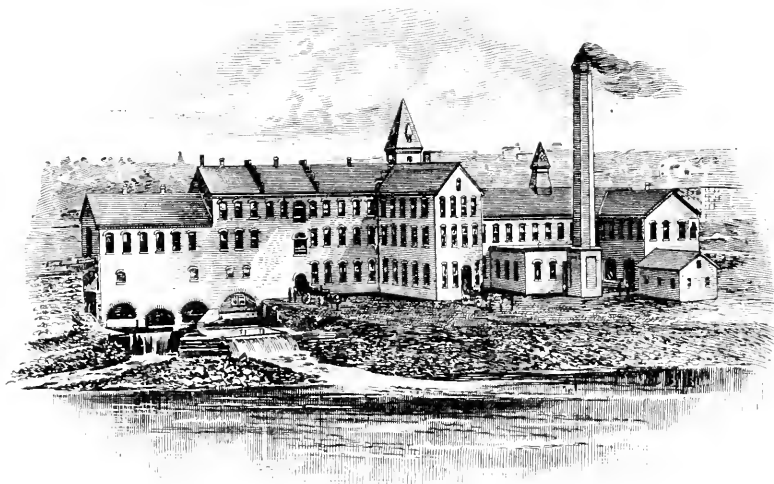
of Fitchburg, who perceived in the immense water power of the Connecticut river at this point the opportunity of founding here a great manufacturing city, and hastened to improve it. The principal industries of Turner's Falls are described further along.

TURNER'S FALLS PAPER COMPANY.

B. N. Farren, President ; Willard E. Everett, Treasurer—Manufacturers of News Papers—Turner's Falls.

The reporter traveling from city to city and village to village in Western Massachusetts, visiting a greater or smaller number of paper mills at each of his stopping places, is apt to wonder what becomes of the vast aggregate product, and upon inquiry is told that it is all consumed as fast as made ; that the demand is fully equal to the supply, and that the printers, being constantly pressed for material with which to gratify the popular appetite for books and newspapers, are themselves living embodiments of Oliver Twist in their cry for "more."

A conspicuous representative of the news printing paper industry is the Turner's Falls Paper Company, incorporated in 1879, capital \$120,000. The mill property is eligibly situ-



ated, with a side-track from the Fitchburg, New Haven & Northampton railroad entering the premises, affording excellent shipping facilities. The buildings are of brick, one of two stories, 65 x 150 feet, the other of one story, 65 x 100 feet, a fire-proof tower standing between. The outfit is first-class and includes, besides all other requisite accessories, two 1,200-pound washers, and two 500-pound beating engines, two Gould engines and one Jordan engine, both of great capacity, and several Fourdrinier paper machines, the whole driven by 200-horse water-power. From sixty to seventy hands are employed, and the output, of superior news papers only, averages 16,000 pounds every working day. These papers are sold to the large dailies in New York and Chicago, and have the reputation of being the best in the market.

President Farren resides in Philadelphia, and Treasurer Everett at Turner's Falls. Both are enterprising paper manufacturers and prominent representatives of that great industry.

CROCKER NATIONAL BANK.

R. N. Oakman, President ; D. P. Abercrombie, Cashier—Turner's Falls.

It is a little surprising to find in so small a place as Turner's Falls a National bank of such importance as the one above named ; but when the extent of manufactures in the town and vicinity is taken into consideration the wonder ceases. The Crocker National Bank was incorporated with capital stock to the amount of \$300,000 in 1872, and from its inception has proved successful, rendering valuable aid to the business community and earning fair returns for the stockholders. The institution engages in no wild speculations, but is liberal toward legitimate enterprise, and enjoys, as it deserves, the confidence and patronage of the business public. A general banking business is conducted in loans and discounts, drafts and collections, a specialty being made of deposits and individual, firm, and corporation accounts. The

very satisfactory condition of the Crocker National's affairs is shown by the appended statement of September 30, 1889:—

RESOURCES.		LIABILITIES.	
Loans and discounts	\$531,500 47	Capital stock paid in.....	\$300,000 00
Overdrafts secured and unsecured	141 08	Surplus fund.....	60,000 00
U. S. bonds to secure circulation.....	50,000 00	Undivided profits.....	20,501 87
Other stocks, bonds, and mortgages.....	8,349 88	National bank notes outstanding.....	45,000 00
Due from approved reserve agents.....	47,035 65	Dividends unpaid.....	9,030 00
Real estate, furniture, and fixtures.....	2,000 00	Individual deposits subject to check.....	18,850 20
Checks and other cash items.....	2,305 46	Demand certificates of deposit.....	22,128 82
Bills of other banks.....	3,451 00	Due to other national banks.....	13,033 90
Fractional paper currency, nickels, and cents.....	260 37		
Specie.....	14,340 00		
Legal tender notes.....	3,000 00		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	2,250 00		
Due from U. S. Treasurer other than 5 per cent. redemption fund.....	1,000 00		
Total.....	\$665,033 91	Total.....	\$665,033 91

President Oakman is a native of Turner's Falls, where he has lived all his life. Cashier Abercrombie is from Lunenburg, and is treasurer of the Crocker Institute for Savings.

NEW ENGLAND FIBRE COMPANY.

C. Comstock, President; H. A. Lamb, Treasurer; C. R. Stoughton, Supt.—Manufacturers of Sulphite Fibre for Paper-Makers' Use—Turner's Falls, Mass.

The works of the New England Fibre Company at Turner's Falls were erected and started in May, 1888, and are among the largest and most complete in this part of the country, the plant representing an investment of \$100,000. The buildings, of two and three stories, partly



brick and partly frame, cover ground 40 x 200 feet, and are fitted up with all the latest improvements in digesters and machinery, including two of the wonderful "wet machines," respectively of 54 and 78 inches capacity, all driven by two engines of 50 and 40 horse-power. From twenty to thirty men are employed, and the output is very large and of superior quality.

being used by paper-makers generally throughout New England. The demand is already fully equal to the capacity, and additional facilities will soon be required.

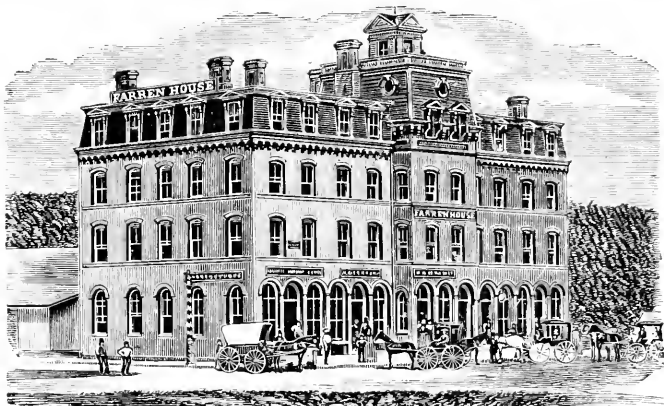
President Comstock resides in New York, and Treasurer Lamb in Boston. Messrs. W. P. Crocker, Thomas L. and C. Comstock, and H. A. Lamb are the directors.

FARREN HOUSE.

E. V. Foster, Proprietor—Turner's Falls.

A principal attraction of this very attractive village is her leading hotel, the Farren House, erected and opened about twenty years ago, and since 1881 conducted by that genial host and

popular gentleman, E. V. Foster, whose administration has proved most satisfactory to the public and profitable to himself, while the fame of the Farren has spread abroad, and the better class of travelers who visit the Falls on business or pleasure invariably seek its hospitable shelter. The building is a fine one, of brick, four stories in height, 160 feet front, 80 feet deep, with mansard roof and cupola in center. The ground floor is



occupied by a commodious office, reading room, sample rooms, billiard and pool room, and barber shop, while on the second floor are three sumptuous parlors, a grand dining-room, etc. In all there are eighty elegantly appointed sleeping apartments, provided with every requisite comfort and convenience. Guests are supplied with the best of everything, and the table and *cuisine* are noted far and near for abundance, skill, and enjoyment. Every provision is made for security against fire and accident, and the office is in telephonic communication with the central exchange. Rates are quite reasonable.

CROCKER INSTITUTE FOR SAVINGS.

J. H. Root, President; D. P. Abercrombie, Treasurer.

A sound and successful representative of the savings bank system that has done so much to inspire and cultivate habits of thrift among the working classes is the Crocker Institute for Savings, incorporated in 1809. This popular and well-patronized institution occupies elegant offices in its own fine three-story granite building, and is in a remarkably flourishing condition, as will be seen from the subjoined statement taken from the books June 25, 1889:—

ASSETS.

Loans on real estate.....	\$302,772 00
Loans on personal security.....	139,547 40
Loans on bank stock.....	12,350 00
Loans on town securities.....	20,546 25
Bank stocks.....	28,472 50
Town bonds.....	11,000 00
City bonds.....	21,000 00
Railroad bonds.....	40,000 00
Real estate.....	31,000 00
Premiums.....	1,080 00
Expenses.....	2,364 06
Cash.....	16,045 33

Total..... \$635,178 34

LIABILITIES.

Deposits.....	\$615,074 06
Interest.....	333 84
Guaranty.....	11,000 00
Profit and loss.....	8,770 44

Total..... \$635,178 34

Deposits are received at any time during business hours, and interest begins on the first of January, April, July, and October. Any sum from \$1 to \$1,000 may be deposited and remain until principal and interest aggregate \$1,600. The first of January and July are dividend days, when interest is credited to depositors.

TOWN OF SHELBURNE.

THE first permanent settlement was made at Shelburne Falls in 1760 by Martin Severance and Daniel Ryder, who occupied lands previously taken up about 1753 by Jonathan Catlin and James Ryder of Deerfield, and from which they were forced by the Indians to retire. The country is rugged and rocky, and was long regarded as of little value save for the pasturage it afforded. The principal eminences are Bald and Greenfield mountains, Dragon, East, Shingle, and Brimstone hills. The Deerfield river skirts the western and southern borders, makes a short bend at Shelburne Falls village, where there is a forty-foot cataract, and furnishes an unfailing and valuable water power. Sluice, Dragon, and Shingle brooks empty into the Deerfield, and Hinsdale and Allen's brooks into Green river. The town boasts two villages, Shelburne Center and Shelburne Falls. The first-named is of no importance, save as a rural summer retreat.

SHELBURNE FALLS.

Shelburne Falls is a flourishing village of from 1,600 to 2,000 inhabitants, and is divided into two parts by the Deerfield river, which at this point forms the boundary between the towns of Shelburne and Buckland. The village proper, with its mercantile houses, factories, banks, churches, schools, etc., is situated in Shelburne, while on the opposite side are the immense works of the Lamson & Goodnow Cutlery Company, described below. It is a lovely spot, surrounded by romantic scenery, and possesses many attractions for the traveler and the seeker for opportunities of investments.

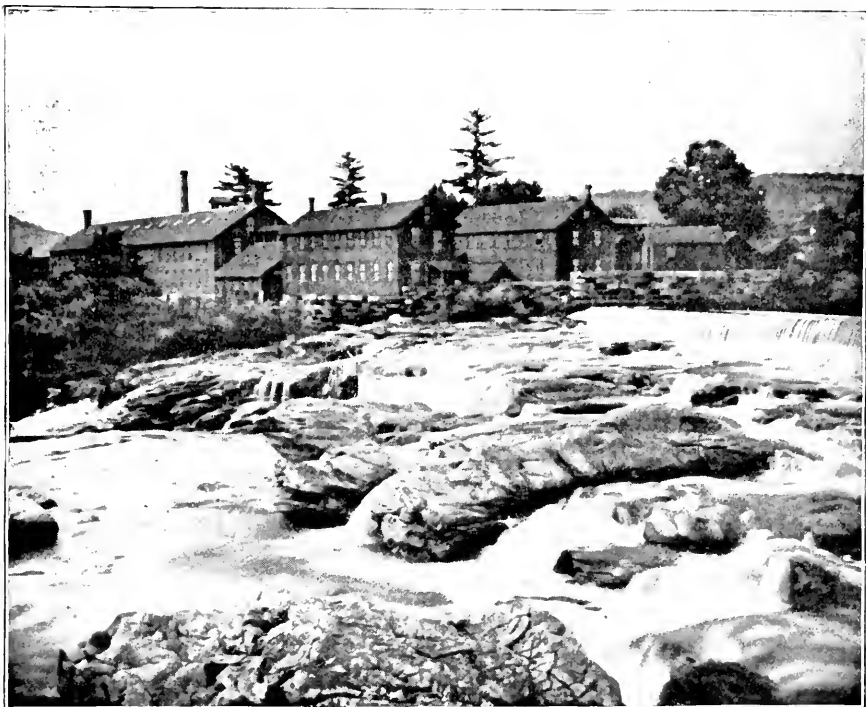
LAMSON & GOODNOW MANUFACTURING CO.,

Manufacturers of Superior Table Cutlery, Butcher, Cook, and Hunting Knives—Sole Owners and Manufacturers of the Gardner Patent Carver Fork Guard and Rest—Shelburne Falls—S. D. Bardwell, President; F. A. Ball, Secretary; H. H. Mayhew, Treasurer; R. N. Oakman, Jr., Manager.

The fame of the Lamson & Goodnow cutlery has gradually extended since the establishment of the old firm in 1846, until at the present time these goods are in general use and increasing popularity all over the United States, Canada, Mexico, Central and South America. The present company were organized in 1856, and have several times enlarged their facilities and capital stock, each time to meet actual demands, and at this time the works comprise some eight or nine commodious brick and frame buildings, of one to three-and-a-half stories, some roofed with sheet iron, and covering in all two and a half acres. The company own thirty acres of land and the dam on the premises—24 feet fall, affording 300-horse-power—and have the option of another equal power just below, their own water privilege consisting of seven acres, and being one of the most desirable on the Deerfield river. Their machinery equipment is first-class, and embraces every device suitable to the work to be performed—forges, trip hammers, lathes, emery wheels, etc., in abundance and great variety. Two hundred and twenty-five skilled and unskilled operatives are employed, and the tenements in which they live form quite a village.

It would be impossible to describe either the processes or the goods of this company in the space to which we are confined. Suffice it to say that they manufacture every description of

fine and medium table cutlery with solid steel, pearl, ivory, celluloid, bone, rubber, cocobolo, and other handles, and with plain or silver-plated blades and tines, silver-plated forks, butchers',



bread, cheese, hunting, and other knives, etc. A specialty which they control, and which has proved a very popular convenience, is the Gardner patent carver fork guard and rest, which commends itself at a glance.

H. S. SHEPARDSON,

Manufacturer of Water Wheels—Mayhew's Building.

Mr. Shepardson is a skilled mechanic of long and varied experience in his specialty, and established himself in Shelburne Falls last year as a manufacturer of water wheels of all kinds, giving prompt and careful attention to orders for both construction and repairs. Occupying commodious quarters in Mayhew's building, he employs several first-class workmen, gives all work his personal supervision, and is steadily building up a flourishing business, mill-owners sending special jobs to him or for him to go often to distances of fifty miles or more. He is well equipped with the requisite appliances and machinery for making and finishing castings and forgings, and makes leading specialties of improved wheels of ten to forty-eight inches diameter.

ERVING.

ERVING is one of Franklin county's smallest towns, bounded on the north by Northfield, on the east by Warwick and Orange, on the west by Montague and Gill, and on the south by Montague and Wendell. Miller's river flows along the southern boundary, and the Connecticut washes the western border for a short distance. At Miller's Falls and at Erving Center the rapids of Miller's river furnish superb water powers that are utilized for manufacturing purposes. The first permanent settlement was made in or about the year 1801, by Colonel Asaph White, who dammed the river at the falls, built a saw mill, and started a tavern in 1803. The territory, previously known as Erving's Grant, was incorporated as Erving in April, 1838. It is hilly and stony for the most part, but, owing to the excellent water power that abounds, offers great advantages to manufacturers. Miller's Falls and Erving Center are the only villages of note. The first is situated on the north bank of the river opposite the manufacturing village of Miller's Falls in the town of Wendell; the latter, also on Miller's river and a station on the Fitchburg railroad, is the seat of government for the town, contains a fine town hall and other handsome buildings, and gives every indication of industry and thrift.

ALLEN & BROOKS,

Manufacturers of Dovetailed Lock-Corner Wood Packing Boxes—Shops in Noah Rankin's Chair Works Building.

The superior strength and neatness of the dovetailed box is conceded on all hands, and its general adoption for the packing of certain classes of goods has only been prevented by the extra cost, the method of manufacture hitherto in vogue involving considerably more time and labor than are consumed in constructing the ordinary nailed box. As in other industries, however, improved machinery has done away with much of the expense, and this style of box is now supplied to the trade at astonishingly low prices, and as a consequence is coming into more extended use every day.

The only factory devoted to the manufacture of dovetailed packing boxes that we have ever visited is that of Allen & Brooks, occupying two commodious rooms, respectively 26 x 72 and 26 x 36 feet, in the Noah Rankin's Chair Company's building at Erving, fitted up with a fine complement of woodworking machinery, of which the dovetailing devices form the special feature, all driven by water power. This enterprise was inaugurated on the first of last April, and is consequently still in its infancy, but already employs from nine to fifteen hands, and turns out great quantities of the prettiest and strongest packing boxes we have ever seen, mostly of small size, and designed for the convenience of the confectionery, spice, and similar trades requiring neat, tight, and strong packages. The peculiarity of these boxes is that the corners are closely interlocked; the dovetails, made with mathematical accuracy, fit into each other perfectly, and to all intents and purposes the package is water-tight, handsomely finished and attractive. Orders are promptly filled for delivery in any part of the country, and packers of the various kinds of goods to which they are adapted are recommended to write for price-list and particulars.

Both members of the firm are Vermonters, practical workmen, energetic and progressive, and merit the success which they will certainly achieve.

NOAH RANKIN,

Manufacturer of Wood Seat Chairs and Dealer in Lumber—Erving.

Isaac Baker founded this enterprise in 1848, and was succeeded in 1850 by Haile & Gould, who in 1861 sold out to Joseph Rankin, at whose death, six years later, his son Noah became proprietor, and has conducted the business ever since. The factory building is of three stories, frame, 28 x 80 feet, fitted up with every description of woodworking machinery—circular, band, and other saws, planers, lathes, etc.—adapted to the work in hand, which consists of the manufacture of wood-seat chairs of the best quality in popular styles. Of these from \$25,000 to \$30,000 worth are made annually and disposed of to the trade in New England and the Eastern States generally, as far south as Baltimore. A working force of twelve men is kept constantly busy, and Mr. Rankin's business is in a flourishing condition. Besides making chairs on a large scale, he deals extensively in lumber, and supplies most of the local builders.

Mr. Rankin is a native of Hiram, Me., coming here in boyhood. He is a past master mason, postmaster, has served in the Legislature, and is a pension agent. What he is chiefly proud of, however, is the fact that for thirty years he has exercised the functions of justice of the peace, and exhibits commissions bearing the signatures of every Massachusetts governor from and including Governor Andrew.

CHARLES S. STONE,

Manufacturer of Piano Cases and Dealer in Pianos—Works One Mile East of Erving Village—Salesroom at Orange, Mass.

As long ago as 1851 a copartnership was formed between the late William B. Washburn, Jonathan E. Stone, and another, under the style of Washburn, Stone & Co., for the purpose of making piano cases and legs, billiard table legs, etc. The present factory was erected a mile east of the village of Erving, and up to 1857 the business was conducted successfully by the firm named. In the year last named Mr. Stone purchased the interest of his associates, and for some years continued alone; then admitted his sons, under the style of J. E. Stone & Sons. Finally, about eight years ago, Mr. Charles S. Stone became sole proprietor, and under his competent management the concern has done a larger business than ever before.

The plant comprises the saw, planing, and turning mill, three stories, frame, 40 x 75 feet, and the finishing department, also frame, two stories, 40 x 80 feet—both well equipped with modern improved woodworking machinery driven by water power, and employing in all thirty-five skilled workmen. Great quantities of beautifully wrought piano cases are made here from choice domestic and foreign woods, and in artistic designs, and Mr. Stone finds ready sale for all he can produce, the better class of piano manufacturers placing their orders months in advance.

Mr. Stone was born here, bred to his calling, and is an active, energetic, enterprising business man, who owes his prosperity to industry and upright dealing. For many years the house has dealt largely in pianos, and with an eye to extending this branch of his business Mr. Stone has effected arrangements with leading New York manufacturers by which he controls the sale of their instruments in Northern New England. His handsome and commodious salesrooms at the village of Orange are stocked with a line of very choice instruments, among which may be seen superb samples of pianos from such celebrated makers as Conover, Horace Waters, and others, and the famous Chicago "Cottage" organ, all in the latest improved styles.

BERKSHIRE COUNTY.

A CONDENSED SUMMARY OF HER PAST ANNALS AND PRESENT STATUS—
THE TERROR OF MASSACHUSETTS—INDUSTRIES, POPULATION,
RESOURCES, ETC.

BERKSHIRE, named after the famous English county of Berks, and originally a part of Hampshire county, was erected by act of the Legislature in 1811. It forms the extreme western county of the State, is bounded by Vermont on the north, Connecticut on the south, New York on the west, and Franklin, Hampshire, and Hampden counties,



BERKSHIRE COUNTY COURTHOUSE.



BERKSHIRE COUNTY ATHENEUM.

Mass., on the east. The territory embraced averages 28 miles in width by 50 miles in length and aggregates an area of 950 square miles of mountain and valley, a chain of the latter extending from Connecticut to Vermont and embracing the celebrated Berkshire valley, 14 miles wide and 46 miles long. The scenery generally is of the wildest and most romantic character—a succession of lofty hills and mountains—the Berkshire hills and Taconic mountains—interspersed with quiet and fertile vales and streams and full of attractions for the lover of nature. The eminences are highest in the northern part, gradually decreasing in height toward the south, the top of Greylock in the north towering 3,500 feet above the sea. The most noted of old Greylock's companions and neighbors are Mounts Washington and Everett, Monument mount-

ain, Perry's peak, Bald mountain, Berlin mountain, etc. The valleys are themselves elevated, those along the Connecticut border being 800, in the vicinity of Pittsfield 900, and in the north 1,000 feet above the sea. The principal river is the Housatonic, which has numerous tributaries. Other streams of considerable importance are the Hoosac, the Deerfield, the Westfield, the Farmington, and the Kinderhook, all abounding with valuable mill sites. Besides these a great number of small lakes, particularly in the towns of Pittsfield, Otis, and Stockbridge—all fed by springs and well stocked with fish—contribute to the water power of the region and add to its attractiveness for pleasure-seekers and sportsmen.

The geology of the region is interesting to the student, but is especially valuable because of the inexhaustible deposits of marble, granite, quartz of several varieties, mica slate, limestone, iron, iron phosphate, graphite, soapstone, choice clay for brick and pottery, stratite, gneiss, and schist, together with small quantities of gold, silver, galena, nickel, specular iron, alum, limonite, agate, iron pyrites, lithographic stone, etc. The granular quartz obtained here is unsurpassed in purity, and is consumed in vast quantities for making glass and china ware. The marbles are for the most part white or but slightly clouded, and rank with the most desirable quarried on this continent. The blue, gray, and dove-colored varieties, partaking of the nature of granite, abound, and are largely used for building purposes. Among the noted structures in various sections of the country composed in whole or in part of Berkshire marble may be mentioned the Washington capitol, the Washington monument and the New York city hall. Owing to the lack of railroad transportation and the difficulty and expense of delivery, comparatively little impression has as yet been made upon Berkshire's natural wealth; but that will be remedied in time, when she will become the grand source of building materials for the great cities to the southward and westward.

In 1694 a conference was held at Albany for the purpose of establishing boundaries and settling other vexed questions, at which were representatives of the Mohican, Iroquois, and perhaps other Indian tribes, of the colony of New York, the colony of Connecticut, and the colony of Massachusetts Bay. The Massachusetts commissioners, accompanied by Rev. Benjamin Wadsworth and an armed and mounted guard, passed through Springfield and Woronoak (now Westfield), whence they followed a rude Indian trail through the mountains and wilderness to the Hudson, guided by friendly savages. Mr. Wadsworth subsequently wrote a full account of the journey, which was a severe one for man and beast, and probably the first invasion of these unbroken solitudes by the white man. Within a few years the natives were stripped of all their valuable lands along the Hudson and the Mohawk; petty wars, disease, and rum decimated them, and the wretched remnant of the Mohicans sought refuge among the hills and dales of the Housatonic, where they pursued their fishing and hunting without molestation from the Dutch on the west or the English on the east, though the Northern Indians and French caused them occasional trouble. The whites wanted the lands, however, and on the 25th of March, 1724, Chief Konkapot and associates sold to Massachusetts commissioners a body of land 12 by 18 miles in extent, now forming the southwestern corner of the State and comprising the towns of Sheffield, Great Barrington, Egremont, and Mount Washington, and portions of Alford, Stockbridge, West Stockbridge, and Lee. In 1734 the Mohicans had two villages at Skatekook and Stockbridge, but soon afterward made Stockbridge their principal center, and were

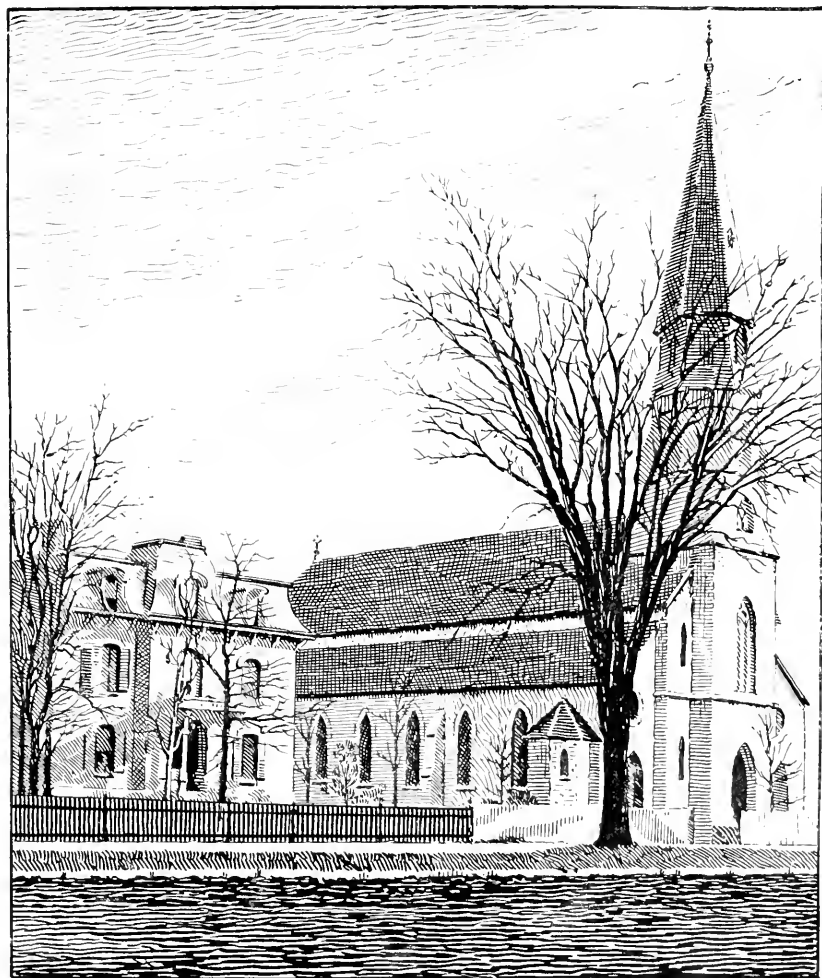
variously known as the Mohicans, Housatonics, and Stockbridges. They were quiet and peaceful, hardly numbered more than 125, and were on friendly terms with the colonists, to whom their few descendants rendered valuable services in the Revolutionary war. All are gone now, as are the moose, the deer, the bear, the panther, the wild cat, the otter, the beaver, and all of those accessories bereft of which savage life is impossible. In their places are cultivated farms, orchards and gardens, good roads, railways, bustling cities and villages, mines, mills, factories, and all the conveniences and appliances of a strong and advancing civilization.

The county of Berkshire is subdivided into thirty-one "towns"—a word that is somewhat misleading, since it does not in the New England sense mean a large village or small city, but a district such as is called in the west a township and that may consist exclusively of farms or uncultivated lands. To add to the confusion, these "towns" are not numbered but named, and in the case of Berkshire county comprise, beginning at the north and descending to the south, Clarksburg, Williamstown, North Adams, Adams, Florida, New Ashford, Savoy, Cheshire, Hancock, Lanesboro, Windsor, Dalton, Peru, Pittsfield, Hinsdale, Richmond, Lenox, Washington, Stockbridge, West Stockbridge, Lee, Becket, Tyringham, Alford, Great Barrington, Monterey, Otis, Egremont, New Marlboro, Mount Washington, Sheffield, and Sandisfield. Such of these towns as are of commercial and industrial importance will receive attention in the following pages.

The development of the county has been slow but substantial, and in point of manufacturing and other enterprises dependent upon accessibility to market it has made remarkable progress when difficulties of transportation and railroad building are taken into consideration. The construction of the Boston & Albany, the Housatonic, the Pittsfield & North Adams, and the Troy & Boston railroads undoubtedly contributed more than all other causes combined to the development of the region, bringing hither every summer great numbers of visitors, who, once impressed with the salubrious climate and natural advantages of all kinds, have invested largely in lands, quarries, hotels, manufactures, etc.

The agitation of railroad construction in Berkshire began in 1826, but it was not until 1831 that a charter was secured for a road from West Stockbridge to the New York line, and the next year the original Pittsfield & West Stockbridge railroad company was chartered. Both charters were permitted to lapse, however, but were revived in 1836, and September 26, 1838, the West Stockbridge & Hudson & Berkshire railroad was opened for travel and traffic. The Castleton & West Stockbridge (afterward the Albany & West Stockbridge—now the New York section of the Boston & Albany) railroad was chartered by the New York Legislature. In the mean time the construction of the Boston & Worcester road was undertaken. We have not space to record all the movements and counter-movements that ensued; suffice it to say that the first locomotive, with one car attached, entered Pittsfield May 4, 1841, and on the 27th and 29th of December following the opening of the entire line was celebrated at Albany and Boston. . . . The Pittsfield & North Adams road was chartered March 18, 1845, and opened October 6, 1846. . . . The Berkshire railroad was incorporated April 13, 1837, and the road opened from the Connecticut State line to Great Barrington September 28, 1842. The extension to West Stockbridge was made later. . . . The Stockbridge & Pittsfield railroad company was incorporated March 20, 1847, and the road completed via Lenox and Lee January 1,

1850. . . . The first suggestion of tunneling Hoosac mountain was made in 1826, when the construction of a canal from Boston to Albany was contemplated, but nothing came of it. The Troy & Greenfield railroad company was granted a charter May 10, 1848, and November 22, 1849, the Troy & Boston railroad was incorporated under the laws of New York. The history of the enterprise is a tale of delays until 1862,



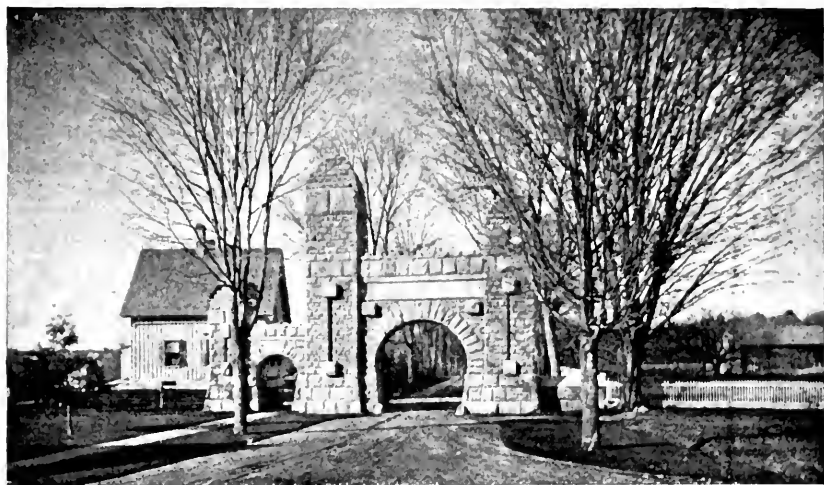
ST. JOSEPH'S CHURCH, PITTSFIELD.

when the State foreclosed mortgages on the Troy & Greenfield and Southern Vermont railroads, purchased them, and undertook the completion of the tunnel, expending thereon up to January, 1869, the sum of \$2,683,585, when a contract was made with Canadian parties for its completion by March 1, 1874, for \$4,594,268. An extension of time was granted the contractors, and the first train passed through February 9, 1875. Total length of tunnel, 25,081 feet—two furlongs less than five

miles. The State controls the Troy & Greenfield railroad and the tunnel, and competing roads enjoy equal facilities for the use of both. . . . A recently projected road that promises much for the development of Southern Berkshire is the Connecticut Western, now in process of construction from the Poughkeepsie bridge over the Hudson to Springfield. When completed this road will furnish direct connection with the New York and Northern railroad system.

THE TOWN OF PITTSFIELD

WAS incorporated in 1761, and when the first census was taken, in 1790, had a population of 1992. The last census, 1885, shows an increase to 14,466. There have been considerable additions since that time, but we have at hand no data upon which to predicate an approximate estimate of the number of residents, which probably exceeds 17,000. Great Barrington was made the county seat by the act of April 24, 1761, erecting the county, and the old court-house in that village was first



ENTRANCE TO PITTSFIELD CEMETERY.

occupied in April, 1765, though two terms of court were held annually at Pittsfield. The Legislature subsequently, in 1787, removed the county-seat to Lenox, where the public buildings were completed and occupied in 1791-92. Agitation looking to a removal to Pittsfield continued from time to time, but it was not effected until 1868, when the Legislature accepted Pittsfield's offer of a site for court-house, jail, and house of correction. The buildings were completed in 1871, and cost, with the land, \$419,500. The buildings, of white and dove-colored marble and pressed brick, are among the finest of the kind in Massachusetts or the United States. The law library is an extensive and valuable one.

MUNICIPAL.

The town of Pittsfield is governed by the old town system, notwithstanding it contains within its borders and exercises jurisdiction over the flourishing little city of the same name. The town officers consist of a town clerk, board of three selectmen, treasurer of board, three assessors, tax collector, board of health (three physicians), and board of registrars, four in number. From the annual official report of April 1, 1889, we extract the appended figures:—

VALUATION.	
Real estate.....	\$7,101,525 00
Personal estate, including resident bank stock.....	2,792,434 00
Total.....	\$9,893,959 00
RATE OF TAXATION.	
Town, County, and State.....	\$16 80 per \$1,000
Fire district.....	4 30 per 1,000
	<hr/>
	\$21 10 per 1,000
Number of horses assessed.....	1,695
“ cows assessed.....	1,429
“ sheep assessed.....	667
“ neat cattle, other than cows, assessed.....	398
“ swine assessed.....	228
“ dwelling houses assessed.....	2,840
“ acres of land assessed.....	24,441
Stock in corporations without the State, as valued for assessment.....	\$120,741 00
Public stock and securities as valued for assessment.....	125,000 00

The amount of the tax raised by the town for the preceding year was \$163,593.91. This does not include the tax raised by the fire district, and this tax was raised as follows:—

On personal estate.....	\$34,653 93
On real estate.....	119,371 98
On polls.....	9,568 00
	<hr/>
	\$163,593 91

Ratable polls, as returned by assessors, 4,784.

The number of persons entitled to vote in the town of Pittsfield, April 1, 1889, and entered upon the records of the board of registrars, was 3,436.

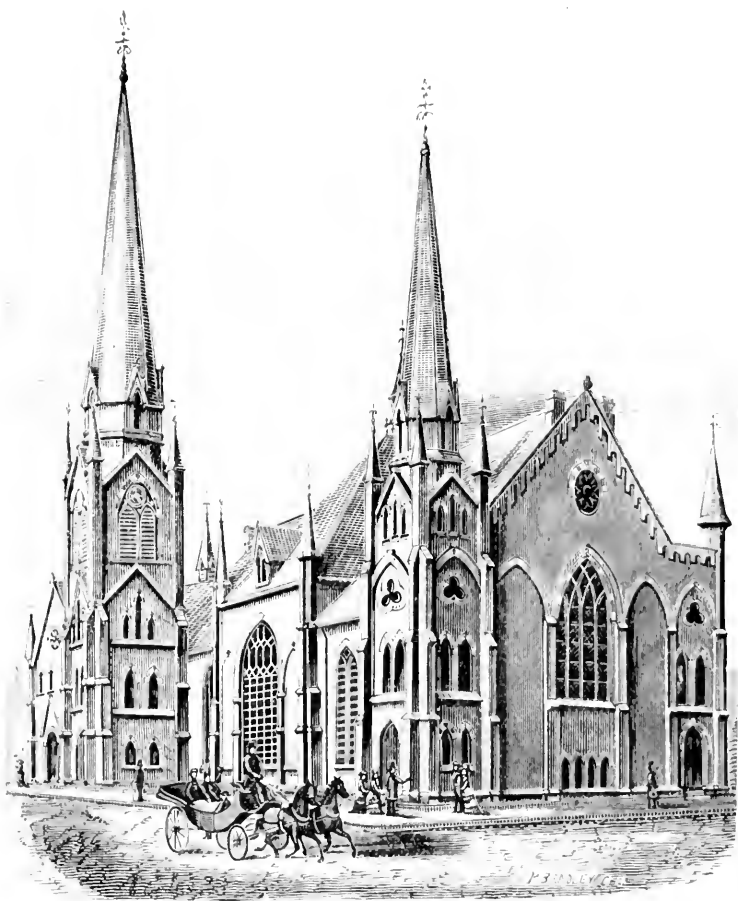
Of public buildings besides the Court-house and Atheneum (both of which we illustrate) the town owns a fine town hall, a spacious high school, twenty-six common schools, a hospital, poor-house, etc. The city itself is well built, however, and boasts many large and costly business structures, private residences, a beautiful music hall, and numerous fine churches.

The total school enrollment on the 31st of last March was 3,305; average attendance for the year, 2,386; total expenditure for school purposes, \$45,026.16.

The water supply of Pittsfield, ample in quantity and of superior quality, is obtained from two large reservoirs, the most important of which is known as Lake Ashley. A board of commissioners and a competent superintendent have charge of the works. The water is distributed through some 10,000 feet of three and four-inch cement pipe. Up to the close of the year ending March 31, 1888, the total expenditure on water account aggregated \$242,504.10; disbursements for 1888, \$2,962.52; receipts for year, \$24,212.36; premium on bonds, \$2,287.65.

The fire department, under control of a chief engineer and three assistants, consists of three engine companies, one hook and ladder company, and one company of protectives, provided with three steam fire engines, an ample supply of hose, one hook and ladder truck, and a sufficient number of horses to move them with dispatch. A well-equipped fire alarm telegraph is also a part of the department. Serious fires are of rare occurrence.

The police force, though small, is quite effective, comprising a chief, captain, seven patrolmen, and janitor of station-house. That this is a



FIRST METHODIST EPISCOPAL CHURCH.

quiet, law-abiding community is attested by the number of arrests for 1888—only 546; not one for murder, though 277 delinquents were charged with drunkenness.

The center of a prosperous manufacturing and commercial region, Pittsfield offers many attractions as a place of business, while year by year constantly increasing numbers of city people come hither in search of mountain air, pure water, and healthful out and indoor life during the

summer months. Many of these have erected handsome houses in the town and county, and are residents for the greater part of the year.

BOARD OF TRADE.

The Pittsfield Board of Trade comprises many of the leading men of the place, and through its committees gives attention to important subjects coming under its jurisdiction, as manufactures and trade, water supply and motive power, town government and finances, statistics and immigration. The officers consist of Alexander Kennedy, president; Charles W. Kellogg and James L. Bacon, vice-presidents; Rollin H. Cooke, secretary and treasurer. Directors—Alexander Kennedy, Charles W. Kellogg, James L. Bacon, Arthur A. Mills, W. D. MacInnes, George W. Bailey, Luther L. Atwood, Frank A. Robbins, James Wilson, Jabez L. Peck, William R. Plunkett, Irving D. Ferry, John Allen Root, R. E. Burbank, and John H. Manning. The board is now engaged in an effort looking to the re-occupation of Berkshire's abandoned farms.

BANKS AND BANKING.

Banking facilities are excellent, and public and private enterprise of a deserving character need not languish for lack of funds. The First National, paid-up capital stock \$500,000, surplus fund \$250,000, handled loans and discounts aggregating \$853,458.54 for the six months ending September 30 last, while the Agricultural National—capital \$200,000, surplus \$200,000—for the same period did a similar business to the amount of \$823,153.99. The Third National has capital stock \$125,000, surplus \$50,000, and also does a prosperous business, loans and discounts footing up \$414,535.68. The deposits and loans of the Berkshire Savings Institution are correspondingly large.

THE BERKSHIRE ATHENEUM.

This institution, the pride of county and city, was organized May 13, 1872, a charter having been secured from the Legislature the previous year. The incorporators were Messrs. Thomas Allen, John Todd, Ensign H. Kellogg, Henry L. Dawes, Thomas Colt, Edwin Clapp, George Y. Learned, W. R. Plunkett, Edward S. Francis, W. F. Bartlett, and James M. Barker.—Thomas Allen was chosen president, Wm. F. Bartlett vice-president, Edward S. Francis auditor, James M. Barker clerk and treasurer; investing committee Thomas Allen, Thomas Colt, Ensign H. Kellogg; library committee—W. R. Plunkett, Edward S. Francis, and James M. Barker. The deed to the ground now occupied by the Atheneum building was delivered at once, and soon afterward, in accordance with a joint legislative resolution, the Berkshire Medical College library, museum, apparatus, and \$4,400 were transferred to the Atheneum authorities. This money, with \$5,000 contributed for the purpose by Calvin Martin, deceased, and smaller sums given by Hons. Thomas Allen and Thomas F. Plunkett, was used in payment for site. In June following the organization of the Berkshire Atheneum the Pittsfield Atheneum, successor of the Pittsfield Public Library Association, voted to transfer all of its property to the new corporation, which offer was accepted and the joint library made free to all inhabitants of Pittsfield. At the annual town meeting of 1874 \$25,000 was voted to purchase additional land and \$2,000 per annum to support the library, whereupon Mr. Thomas Allen erected the building—

illustrated herewith—at a cost of \$50,000. Mr. Phineas Allen died in 1873, leaving \$50,000 to the institution, which was further enriched by bequests of \$6,000 from Mrs. Elizabeth C. Clapp and \$5,000 from Bradford Allen. For several years the town has contributed \$3,000 a year, which, added to the income derived from bequests, has kept the building and appurtenances, library, etc., in fine condition. The latest official report (1888) shows 17,537 volumes on the shelves and numerous valuable works of art, cabinets of minerals, curiosities and objects of historical interest distributed through the rooms. The Berkshire County Historical Society, the Wednesday Morning Club, and other literary associations make their home in the building.

Wm. R. Plunkett is now president of the corporation; Wm. Russell Allen, vice-president; Henry W. Taft, clerk; Edward S. Francis, treasurer; Edgar G. Hubbel, librarian and curator. The board of trustees includes the names of Henry L. Dawes, James M. Barker, Morris Schaff, George Y. Learned, Henry M. Peirson, and Wm. M. Mercer.

THE PRESS.

THE EVENING JOURNAL.

The *Evening Journal* was established as a business venture by Nathaniel C. Fowler of Boston, and first appeared on September 15, 1880. It was published in quarto form of 24 columns and was nominally independent Republican in politics. The plant was located in rooms in the second story of the Renne block. Two years later Mr. Fowler sold the plant to a stock company of prominent Republicans, among whom were Senator Dawes, Representative to Congress Rockwell, and J. M. Stevenson of the Berkshire Fire Insurance Co. Rev. I. C. Smart, now pastor of the South Congregational church, was editor. During this administration the office was removed to Burbank's North-street block. In the spring of 1883 this company sold out to John M. Whitman and Frank D. Mills, who had been reporters on the *Journal* staff. These gentlemen increased the size of the daily and established an eight-page weekly called the *Berkshire Gazette*. In September, 1883, the plant was sold at auction to Dr. C. D. Belden of Williamstown. In November, 1884, the *Journal* was purchased at private sale by Joseph E. See of Tarrytown, N. Y., who removed it to its present location in Central block. September 29, 1886, Mr. See, having purchased the plant of the *Berkshire Independent*, a paper published a few weeks by L. S. Pratt of Dalton, commenced the publication of the weekly *Journal* of eight pages and 48 columns.

Mr. See retired October 15, 1889, having sold the daily and weekly *Journal* to Ward Lewis & Son, of Great Barrington, Joseph Ward Lewis of the firm taking its editorial and business management. The present firm have in contemplation radical improvements to make both the daily and weekly *Journal* the representative newspapers of Berkshire county both in the matter of fresh local and telegraphic news and carefully culled miscellaneous matter.

THE BERKSHIRE COUNTY EAGLE.

The *Berkshire County Eagle* is the oldest newspaper in this section of the State, being a lineal descendant of the *Western Star*, the publication of which was begun at Stockbridge in the fall of 1789 or in the beginning of the year 1790. Since that time the publication has been uninterrupted. The *Western Star* was afterward the *Berkshire Star*, and was published

at Stockbridge until January, 1828, when the establishment was removed to Lenox, and the paper called the *Berkshire Star and County Republican*. In 1829 it was called the *Berkshire Journal*: in 1831 the *Journal and Argus*, because it had absorbed a young rival at Pittsfield. In 1834 it was called the *Massachusetts Eagle*, the name "Eagle" appearing then for the first time, and has never been dropped since. The establishment was removed to Pittsfield and back again to Lenox, before the final removal to Pittsfield, but its publication has been continuous from the start.

The *Eagle* is a weekly paper, as it always has been. It is now a sheet of eight pages, neat in appearance, clean in tone, vigorous and progressive. It is staunchly Republican, and intensely local in spirit, being for Berkshire county before any other part of the world. Its field is the entire county, and it covers the entire field in its weekly news. It believes in the future of the county, and is a persistent advocate of the locality for manufacturing and farming, and as a resort for the lovers of nature at her best. It is published Thursday mornings, and its editor and proprietor is Moses Y. Beach.

THE SUNDAY MORNING CALL.

The *Call* is the only Sunday paper printed in Pittsfield, or along the line of the Boston & Albany railroad between Springfield and Albany, or on the Housatonic road between Bridgeport and Pittsfield. Although the *Call* is only a little more than a year old (having been established December 2, 1888), it within a few weeks sprang into a good reputation and circulation, which it has maintained ever since, and is constantly growing. The editors, Messrs. H. T. and W. J. Oatman, are trained newspaper men of long experience, and the senior editor, Mr. H. T. Oatman, was for many years the Berkshire county correspondent of the *Springfield Republican*, and has the reputation of being one of the best news-gatherers in all Western Massachusetts. The *Call* from the first adopted the motto of "all the news," and every Sunday its readers are served with the best and freshest locals, and a good telegraphic service supplies its patrons with the best that is going on in the world outside. Its editors also began the *Call* with the idea that "a clean paper for the best of all days," without sensation or scandal, could be made a popular "Sunday Morning Call" indeed, and its growing patronage and firm hold on the good people of its parish have amply demonstrated the wisdom of that decision. Politically the *Call* is independent to the fullest degree, and is not hampered by party affiliations or ties, preferring to serve the people at large rather than to be known as an organ or the mouthpiece of a clique or faction. Within a year the *Call* has taken a leading place among the papers of Berkshire county in point of circulation, and it now has a clientele large and increasing in all the towns in which it circulates. The *Call* is printed every Sunday morning at 3 o'clock, and is delivered by special pony express as far south as Great Barrington, and east to Chester by early trains, and west to the State line, and north into Lanesboro and Cheshire by bicycle delivery. In a word, the *Call* is a wide-awake, progressive newspaper, and has fully demonstrated that (despite predictions of failure when it was started) there is ample room for its work in the field where it is printed. The *Call's* circulation is among the largest of any paper printed in Berkshire county, and being issued on Sunday, the great reading day of the week, it is probably more closely and carefully read than any other newspaper in all Berkshire.

THE PITTSFIELD SUN.

The Pittsfield *Sun* has for nearly a century been among the notable newspapers of Massachusetts, and not without reason. Between 1790 and 1800 there had been three newspapers published in Pittsfield successively, all of considerable merit. The office of each of them had been in a good-sized gambrel-roofed cottage in the northwest corner of the parsonage grounds of Rev. Thomas Allen, the first minister of the town, the fighting parson of Bennington field, and, what concerns us more here, the most ardent of Democrats, or, as the party name then was, Republicans. The newspapers which had occupied his building prior to 1800 were strongly inclined to Federalism. With the first candidacy of Jefferson for the presidency, just before 1800, party lines became more strictly drawn, and Parson Allen desired a strict Jeffersonian organ in his own town, there being an able Federal newspaper at Stockbridge. At this juncture, his nephew Phineas Allen, after having served his apprenticeship on the *Hampshire Gazette* at Northampton, and worked a year as a journeyman printer in Springfield, was a most available person. He was a son of Parson Allen's brother, Major Solomon Allen, who had served with credit in the Revolution and in the suppression of Shays' rebellion. Phineas Allen was born at Northampton August 11, 1776, and was thus 24 years old in 1800. In politics he was all that his uncle could desire, and, on his invitation, he came to Pittsfield and issued the first number of the *Sun*, September 16, 1800. It was printed on a sheet 13 inches by 11, and was adorned with a rude cut of a rising sun, under which was the motto:—

"Here all may scribble with unbounded sway,
If they will do it in a decent way."

After two numbers this motto disappeared. From that time on, the sway of the editor was unbounded by anything except his party allegiance. For sixty long years he never suffered anything to interfere with that allegiance; nor did his son of the same name who succeeded him on his death May 8, 1860, and conducted the paper until failing health compelled him to relinquish it in 1872. A paper conducted by father and son on the same principles, and with one aim, for 72 years, was certainly a remarkable institution and must have had great influence. For years it was the sole Democratic newspaper in Western Massachusetts, while there were several of the opposite politics. Every Democrat in the region was expected to subscribe for it as matter of course; and many in the neighboring and indeed distant States did so. It gained the sobriquet of the "Democrat Bible."

Mr. Allen occupied the gambrel-roofed cottage on East street as a dwelling as well as a printing office, and here his sons Samuel and Phineas, jr., were born. In 1810 the site was sold for a Democratic hotel, and the printing office was removed to a small wooden building on land belonging to the town, on North street, which Dr. Timothy Childs had been permitted to build for a medicine shop, and which by special vote was now permitted to be used for a printing office. This building stood on the site of the present Sun office building. Here Mr. Allen, as prosperity came to him, erected a handsome three-story building which he occupied for his book store and printing office. On the 4th of March, 1868, this building was so badly damaged by fire that it was necessary to almost entirely rebuild it, which was done with some improvements. Other still greater improvements have since been made. Under the provisions of the will

of the second Phinehas Allen it is now practically the property of the Berkshire Athenæum; but the *Sun* still occupies its second and third stories.

Phinehas Allen, the younger, was born in 1807, and began to learn the printers' art while almost an infant. He became his father's partner in 1829, and after his death conducted the *Sun* as sole owner until May, 1872, when he sold it to his kinsman, Theodore L. Allen, a direct descendant of Solomon Allen, the father of the first Phinehas, who, however, after a few months, sold it in August to William H. Phillips, an experienced editor. Mr. Phillips sold it in 1877 to Hon. Horace J. Canfield of Stockbridge, who ran it until 1882, with Samuel E. Nichols as resident and managing editor, giving great attention both to politics and local interests. In March, 1882, Mr. Canfield sold the paper to the Sun Publishing Company which had just been formed with John Allen, a son of the founder of the paper, as president. Mr. Allen died in April, 1887, and Wm. Mink, the present incumbent, was chosen to fill the vacancy. From time to time, during the administration of Phinehas Allen, father and son, the paper was greatly enlarged in size, and when it was sold by the latter it was one of the largest and handsomest weeklies in the country. Further improvements, including the introduction of steam power, with larger presses, were made during the proprietorship of Messrs. Phillips and Canfield. Still further improvements, with a higher class of press, have been made under the Sun Company; and the book and job printing department has become a specialty which has gained for the office a high reputation. In politics the paper has always maintained its position as consistently Democratic. In its editorship, without neglecting politics and general information, its department of local news has gained until it would astonish its early editors if they could look over its home columns. In form it has taken the popular quarto shape, and in all respects in its mechanical execution equals the best printed papers in the country.

AMERICAN HOUSE.

Arthur Plumb and George W. Clark, Proprietors—Cor. North St. and Railroad.

The old American House, built more than half a century ago, was in its day a famous hostelry. During its later years the house was owned and managed by Mr. Cebra Quackenbush, who tore down the ancient structure seven or eight years ago, rebuilt upon improved and enlarged plans, and leased the establishment to William St. Lawrence, by whom it was successfully conducted until the first of last November, when it passed into the hands of Messrs. Arthur Plumb and George W. Clark. The first-named is already a widely-known and popular hotel man, being proprietor of the famous "Maplewood" summer hotel in this city, while Mr. Clark has for the past seventeen years filled an important place of trust in the home office of the Berkshire Life Insurance Company. As it now stands the American is a double four-story edifice, the North street portion being of wood, 50 x 85 feet, with piazzas and verandas in front, while that facing the railroad is of brick, 60 x 150 feet. There is free communication between the two, which are to all intents and purposes a single building, containing, besides the well-appointed office and reading room, a neat bar, two sample rooms, a commodious and brilliantly-lighted billiard room, a large, airy, and cheerful dining-room, three parlors, and one hundred and fifty cosy and tastily kept sleeping apartments—the whole thoroughly renovated, redecorated, and refitted with new furniture and modern conveniences, including gas and electric light, steam heat, hot and cold water service throughout, electric bells and annunciators. A free omnibus plies between the house and all arriving and departing trains, and the office is in telephonic communication through the central exchange with all parts of the city. The table is lavishly provided with the choicest edibles and luxuries in season from the New York and local markets, and no pains or expense is spared to make guests at home and secure their good will and continued patronage. Rates are remarkably low, accommodations considered, and it is the intention to make this the best and most popular hotel in the State west of Springfield.

THE BERKSHIRE LIFE INSURANCE CO., OF PITTSFIELD.

William R. Plunkett, President; James M. Barker, Vice-President; James W. Hull, Secretary and Treasurer—Company's Building, Cor. North and West Sts.

It were a mere waste of labor and space to recount the reasons and arguments for life insurance; they are so many, so convincing, and so obvious that it is almost incredible that



any sane man who can by any possibility spare the means from his everyday necessities will hesitate for a single week to invest in a policy that in case of his death will at least keep the wolf from the door of his wife, little ones, or other dependents until they are enabled to provide for themselves.

Prominent among the standard institutions of the country organized for the purpose of befriending the widow, the orphan, and the defenseless at the time when such aid is most acceptable and grateful is the Berkshire Life Insurance Company of Pittsfield, incorporated thirty-eight years ago, in 1851. Conducted upon a purely

mutual plan, the policies issued by this company are of two classes—life and endowment. The first-named is preferable, because the insured thereby secures an estate which at his death reverts to his dependents, and upon this plan policies in three forms are issued, viz.:—

1. "Ordinary" or "plain" life policies, upon which premiums are to be paid so long as the insured may live, and
2. "Limited-payments" life policies, upon which premiums are to be paid for a limited number of years only.
3. Accumulative life policies, a full explanation of which may be found in a special circular issued by the company.

The ordinary life policy costs the least annually, and gives the largest amount of insurance for the smallest amount of money. Limited-payments life policies are issued to suit those who can afford to pay larger rates of premium, and who wish to make all the payments called for upon the policy within a definite number of years. Such policies are issued with premiums payable in ten or twenty years. When the full number of payments on said policies have been made, the policies are then "paid up," or fully paid.

Endowment policies are classed solely according to the terms of years for which they are to run—fifteen, twenty, twenty-five, thirty, thirty-five, or forty years. Under either plan the rates are fixed as low as experience has shown it is possible to conduct a sound and responsible life insurance business. It is out of the question for us to insert all of the tables, comparative and otherwise, showing the workings of life insurance under the Massachusetts law—by which this company is governed—or even to enlarge upon the advantages offered thereby; suffice it to say, the cost is comparatively slight, the risk nothing to the insured, while a policy of life insurance cannot be taken for debt, alienated from the heirs, or otherwise diverted from its original purpose. In the words of Henry Ward Beecher, "it is nearly as sure as anything earthly can be."

The Berkshire Life maintains agencies in the leading cities and towns of the Eastern, Middle, and Western States, where all desired information may be procured. A distribution of surplus occurs every five years, whereby all actual policy-holders receive additional insurance proportioned to the amount of their policies. Liberal provisions remove all burdensome restrictions as to travel, residence, etc.

This representative institution is the pride of Western Massachusetts, and its manage-

ment beyond all praise. Appended is the last annual statement, dated December 31, 1888, which exhibits in brief the company's flourishing condition :—

RECEIPTS.

From premiums.....	\$831,483 24	
From interest and rent.....	183,124 51	
	<hr/>	\$1,014,607 75

DISBURSEMENTS.

For death claims.....	\$206,469 00	
For matured endowments.....	124,541 00	
For dividends.....	102,503 90	
For surrendered policies and additions.....	160,428 93	
	<hr/>	\$593,942 83
Commissions and allowances to agents, and medical examiners' fees....	123,882 12	
Salaries of officers and clerks.....	25,170 78	
Rent of agency offices.....	5,050 37	
Advertising.....	5,108 35	
Miscellaneous expenses.....	15,645 95	
	<hr/>	\$174,857 57
Interest paid on guarantee capital.....		1,785 00
Taxes.....		14,567 26
Re-insurance.....		19,926 65
		<hr/>
		\$805,079 31

ASSETS.

United States securities, market value.....	\$316,250 00	
Town, county, and municipal bonds, market value.....	206,380 00	
Massachusetts railroad bonds, market value.....	57,000 00	
Mortgage loans, first liens.....	2,289,871 49	
Loans on approved collaterals.....	211,625 00	
Real estate, company's building.....	188,500 00	
Real estate, taken under foreclosure.....	254,553 50	
Premium notes on policies in force.....	142,719 78	
Stock in Massachusetts national banks, market value.....	163,750 00	
Cash in company's office.....	862 33	
Cash in banks.....	170,270 60	
Net premiums in course of collection.....	21,663 55	
Net deferred quarterly and semi-annual premiums.....	55,182 63	
Interest accrued on investments.....	43,068 12	
Rents accrued.....	645 83	
	<hr/>	\$4,122,342 83

LIABILITIES.

Net value of outstanding policies, actuaries' 4 per cent.....	\$3,578,977 61	
Losses reported, not yet due and awaiting proof.....	29,864 00	
Endowments matured, but not presented for payment.....	4,705 00	
Unpaid dividends.....	3,104 00	
Premiums paid in advance.....	12,360 74	
Sundry ledger credits.....	1,953 04	
Surplus, Massachusetts standard.....	491,378 38	
	<hr/>	\$4,122,342 83

The offices of the company are situated in its own splendid three-story Nova Scotia sandstone building at the corner of North and West streets. This fine structure, fronting 66 feet on North and 120 feet on West street, is one of the town's principal architectural ornaments, and is the home of the post office, several banks, and various public offices.

President Plunkett is an attorney by profession, and interested in various other business enterprises. Vice-President Barker is a native of Pittsfield, and Secretary and Treasurer Hull of New Lebanon, N. Y. F. K. Paddock, M.D., and J. F. A. Adams, M.D., are the consulting physicians, and W. H. Dyer, superintendent of agencies. The following named gentlemen compose the board of directors: John V. Barker, J. Barker & Brothers, manufacturers, Pittsfield; Thomas G. Carson, Boston; William R. Plunkett, attorney-at-law, Pittsfield; Jabez L. Peck, manufacturer, Pittsfield; J. N. Dunham, president Springfield Fire and Marine Insurance Company, Springfield; George T. Plunkett, Plunkett Woolen Company, Hinsdale; James M. Barker, Pittsfield; James W. Hull, treasurer of the company, Pittsfield; J. F. A. Adams, physician and surgeon, Pittsfield; Byron Weston, ex-lieutenant governor of Massachusetts, Dalton; Henry W. Taft, clerk of courts, Berkshire county, Pittsfield; Justin Dewey, justice superior court, Springfield; Wellington Smith, treasurer Smith Paper Company, Lee; Henry W. Bishop (Lenox, Mass.), Chicago; S. W. Brayton, president Adams National Bank, North Adams; W. B. Plunkett, manufacturer, Adams; George H. Tucker, treasurer Berkshire county, Pittsfield; A. C. Houghton, manufacturer, North Adams.

It is almost a work of supererogation to commend such an institution as the Berkshire Life Insurance Company to public confidence. Its own noble and conservative career of nearly forty years supplies the best commentary upon its management and usefulness, indorsed as they have been in the past and are in an increasing degree by careful and thoughtful men all over the country.

PITTSFIELD NATIONAL BANK.

President, Zenas Crane; Vice-President, John V. Barker; Cashier, E. S. Francis—
Berkshire Life Insurance Company's Building.

This powerful fiduciary trust is the direct successor of the old Pittsfield State Bank, chartered in 1853, and was incorporated under the National banking law in 1866, being rechartered in 1880. The capital stock is half a million dollars, and it is easy to see how, with such a record and such vast resources, the institution has been enabled in the past and continues to confer solid and important benefits upon the community, of which it is one of the main supports as regards its business interests. From the first the policy of the Pittsfield National, while conservative in the best sense, has been wisely liberal in its encouragement of such enterprises as, founded upon substantial principles, have a tendency to enhance the general welfare. Consequently it possesses in a rare degree the confidence of the manufacturing and mercantile classes, by whom it is patronized for the most part, and is in a correspondingly healthful financial condition, as is evident from the appended sworn statement to the Comptroller of the Currency dated December 11, 1889. The item of surplus fund will attract immediate attention:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$902,118 86	Capital stock paid in.....	\$500,000 00
Overdrafts secured and unsecured.....	7,011 28	Surplus fund.....	250,000 00
U. S. bonds to secure circulation.....	138,000 00	Undivided profits.....	51,588 17
Stocks, securities, judgments, claims, etc.....	10,287 50	National bank notes outstanding.....	124,200 00
Due from approved reserve agents.....	36,152 61	Dividends unpaid.....	67 50
Due from other national banks.....	71,509 27	Individual deposits subject to check.....	385,120 15
Due from State banks and bankers.....	9,188 63	Demand certificates of deposit.....	10,243 21
Other real estate and mortgages owned.....	44,030 48	Due to other national banks.....	35,040 85
Current expenses and taxes paid.....	11,761 63	Due to State banks and bankers.....	947 03
Checks and other cash items.....	6,022 11	To provide for taxes.....	2,500 00
Bills of other banks.....	7,010 00		
Fractional paper currency, nickels, and cents.....	203 95		
Specie.....	20,407 50		
Legal tender notes.....	5,000 00		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	6,210 00		
Total.....	\$1,369,012 94	Total.....	\$1,369,012 94

The Pittsfield National occupies elegant, commodious, and eligibly situated offices in the great Berkshire Life Insurance Company's building, and does a general banking business in loans, discounts, drafts, collections, foreign and domestic exchange, etc., having correspondents among leading Eastern, Western, and Southern banks, and making a specialty of deposits of individuals, firms, and corporations.

The official *personnel* is of the highest order. President Crane, besides being owner of the Dalton paper mills, is largely interested in several similar enterprises at other points. The cashier, Mr. Francis, is an old and accomplished financier, born in Pittsfield, and in early manhood a clerk in this institution for four years—a position he resigned to establish a bank at Shelburne Falls, Mass., where he remained seven years, returning and accepting the responsible post of cashier in this bank twenty-eight years ago. A circumstance of his career of which Mr. Francis often speaks with pleasure is his early association with Marshall Field, the Chicago dry goods prince, when both were boy clerks for Deacon H. G. Davis. Field went to Chicago, landing there a poor boy, but he had energy, industry, and capacity, and to-day can probably draw his check—and have it honored—for fifty million dollars. And the best of it is, his good fortune has not spoilt him.

G. N. HOPKINS,

Manufacturer and Dealer in Furniture, and Undertaker—No. 100 North St.

Everybody who is anybody is interested in furniture, for it is a prime necessity of civilized life. About the first and most perplexing problem that confronts the average engaged couple is that of furnishing a house, and it is safe to say that the same question, variously modified, comes up at least every five or ten years through life. A good deal of unnecessary worry is indulged in over it, too, for if they would go direct to a reputable dealer and state their case—the kind of house they wish to set up their lares and penates in, the amount of ready money they can raise, their prospects, and the figure they desire to make in society, ten to one he could solve the riddle much more satisfactorily than they, supply them with better and more appropriate goods than they could select for themselves, give them better terms than they would ask, and voluntarily act the role of fairy godfather to perfection, set them up in housekeeping and make them happy.

One of the largest and most complete furniture houses in Western Massachusetts is that of Mr. G. N. Hopkins, No. 100 North street, Pittsfield, established in 1881. Occupying the

first floor, 30 x 80 feet, and two upper floors, 80 x 90 feet, he is enabled to carry an immense stock of desirable goods, including all grades of fine and medium furniture suitable for any description of residence—artistic styles in rare woods for the rich, and down through all grades to that designed for the laborer's cottage—parlor suits, chamber suits, sitting-room, dining-room, and kitchen furniture of all kinds. A well-appointed upholstering department enables him to fill orders for that kind of work in the best style, reupholstering old goods or upholstering new in accordance with the wishes of customers.

Mr. Hopkins also conducts a fine undertaking establishment in connection with his furniture emporium, carrying a general assortment of caskets, coffins, trimmings, etc., and attending calls at any hour of day or night. He employs seven assistants.

Mr. Hopkins was born in Rhode Island, and previous to engaging in business here was a Colorado stock-raiser for some years.

PITTSFIELD ILLUMINATING COMPANY.

William Stanley, President; F. A. Robbins, Vice-President; W. A. Whittlesey, Treasurer and Manager—Electric Light and Power—Office, Room 10, Central Block.

The more the subject is investigated the more evident does it become that electrical science is still in its infancy. We converse over hundreds of miles of wire and recognize the voices of our friends; we can hear in our own parlors the impassioned oratory of a Gladstone or a Parnell delivered in far-away England weeks or months previously; we turn night into day by simply touching a button—all through the agency of that subtle fluid worshiped by the heathen and dreaded by all men since God spake upon Sinai.

As yet the best and most popular uses to which electricity has been put is in the dissemination of intelligence, light, and motive power.

The Pittsfield Illuminating Company was incorporated in 1886; capital \$25,000; office No. 10 Central block. The plant is situated on Allen avenue, and is provided with three dynamos driven by a 240-horse-power steam engine, and gives employment at present to seven men—a number that will be greatly increased when the improvements and additions now under way and contemplated are completed. More than 200 stores and residences are already fitted up with the incandescent system, and are brilliantly lighted by electricity from the company's works, which also supply power for running the machinery of numerous carriage and other factories, planing mills, coffee mills, sewing machines, etc. It is the intention to make this the most complete and one of the most extensive plants in the State, and when its ability to furnish an unfailing supply of light, heat, and power shall have been fully demonstrated—as it surely will be—no question exists that the demand from the city and surrounding villages will tax the facilities to the utmost, for few reasonable people will be content with coal, gas, and their inevitable expense, dirt, trouble, and danger to property, when they can rid themselves of it all at once, and secure better service at a tithe of the cost. The company furnishes electric meters so that subscribers pay for only the amount of light or power used.

The officers and directors of the Pittsfield Illuminating Company are representative men. President Stanley lives in New York, while Vice-president Robbins, and Treasurer and Manager Whittlesey are citizens of Pittsfield.

JAMES H. BUTLER,

Wholesale and Retail Dealer in Lumber, Doors, Sash, Blinds, and Dressed Stuff for Inside and Outside Finish—No. 42 Fenn St.

Mr. Butler, who has been engaged in supplying the builders, carpenters, and house-owners of Pittsfield and vicinity with rough and dressed lumber and materials for the past twenty years, is a recognized representative business man, enterprising, liberal, and popular. On the 19th of December, 1888, his warehouse—the old Methodist church on Fenn street—was burned to the ground, and in four weeks he was ready for business again on the same spot in an entirely new building of two stories, 90 x 150 feet, with commodious front office elegantly finished in natural woods, fitted up with incandescent lights and telephone. His rough lumber yard, one acre in extent, is situated further down Fenn street.

Mr. Butler does no manufacturing, though six men are required to look after his warehouses and yards, the storing of materials and the filling of orders, his trade being very large in the city and for a distance of twenty miles in the country. He handles every description of rough and dressed lumber, and makes specialties of doors, sash, blinds, and hard and soft wood finish, of which he carries immense stocks in the latest styles. Prices are moderate, and prompt attention is given to the filling of bills for local delivery and shipment.

A native of Pittsfield, Mr. Butler attends strictly to his business interests, leaving politics and similar nonsense to those who like it.

AGRICULTURAL NATIONAL BANK.

J. L. Warriner, President; J. N. Dunham, Vice-President; I. D. Ferry, Cashier—
Capital, \$200,000; Surplus, \$250,000—Berkshire Life Insurance Company's Building.

This substantial institution is a monument to conservative business methods and careful financiering. It was originally chartered in 1818 as a State bank under the laws of Massachusetts, and under those auspices was for a period of forty-seven years a recognized power in the monetary world. It was not until 1865 that, the disadvantages of the State banking system having been fully demonstrated, the directors finally decided to reorganize as a National bank with \$200,000. The wisdom of that step has never been questioned, and the prosperity of the noble old institution has been greater than ever, increasing from year to year until, as will be seen from the last official statement, the accumulation of surplus funds aggregates the large sum of more than a quarter million dollars. The banking office in the Berkshire Life Insurance Company's building is, like all offices in that superb structure, richly and artistically fitted up, and the scene of a large volume of business, the concern doing legitimate banking in all its branches, including corporation, firm, and individual deposits, loans, discounts, foreign and domestic exchange, etc. The statement referred to is of date December 16, 1889, and is appended:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$760,529 44	Capital stock paid in.....	\$200,000 00
Overdrafts secured and unsecured.....	512 84	Surplus fund.....	200,000 00
U. S. bonds to secure circulation.....	100,000 00	Undivided profits.....	\$7,323 44
Stocks, securities, judgments, claims, etc.	376,895 00	National bank notes outstanding.....	25,000 00
Due from approved reserve agents.....	58,668 63	Dividends unpaid.....	302 00
Due from other national banks.....	6,265 04	Individual deposits subject to check.....	594,031 06
Due from State banks and bankers.....	83,776 00	Demand certificates of deposit.....	16,213 43
Current expenses and taxes paid.....	2,582 31	Due to other national banks.....	10,108 30
Checks and other cash items.....	1,202 86	Due to State banks and bankers.....	932 68
Bills of other banks.....	2,321 00		
Fractional paper currency, nickels, and cents.....	205 81		
Specie.....	21,216 06		
Legal tender notes.....	18,145 00		
Redemption fund, with U. S. Treasurer (5 per cent. of circulation).....	4,500 00		
Total.....	\$1,109,030 58	Total.....	\$1,109,030 58

The officers named in our caption and the board of directors embrace many of the most prominent capitalists and business men in Pittsfield and Berkshire county.

BERKSHIRE BREWERY.

Gimlich & White, Brewers and Maltsters—Cor. John St. and Railroad.

It is claimed upon what seems pretty good authority that it is the nature of most men to crave alcoholic stimulants of some kind, that it is in the abuse and not in the use of beverages that the evil lies, and that one portion of the race have no just right to prevent another portion enjoying quietly and temperately the juice of the grape, of corn, barley, rye, or any other product of the fields. All of which is very good logic, and from the result of recent elections in this and other States may be accepted as the popular judgment. At any rate, if men must drink, let them at all events have the purest and best liquors made, and avoid as much as possible the fiery "hard liquors" that wreck mind and body, and furnish the choicest texts of the prohibitionists.

Massachusetts is not noted for the immense quantity of malt liquors made within her borders, but in quality they are pronounced equal to the best. Among the most prominent breweries in the State is that of Gimlich & White—the Berkshire brewery—situated at the intersection of John street and the railroad, Pittsfield. The plant, established in 1868, comprises the malt-house, brick, five stories, 40 x 80 feet; patent ice-house, brick, four stories, 40 x 80 feet; two ordinary one-story frame ice-houses, respectively 30 x 50 and 25 x 60 feet; and the brewery proper, a two-story frame structure, 20 x 70 feet. A commodious stable connected with the premises contains six horses and eight delivery wagons, large and small. The equipment of the brewery is complete, and includes one mash-tub, eight fermenting tubs, and one racking vat, all of large size. The capacity is 7,000 barrels of lager beer and a like quantity of high-grade ale annually. All lager beer made here is placed in the patent ice-house as soon as barreled, and thus kept fresh and cool, ready for delivery. Fifteen men are employed, and the product is sold principally to the trade in this city and county, and adjacent parts of Connecticut and New York.

Messrs. Jacob Gimlich and John White, the proprietors, are of German birth, and both practical brewers of long and varied experience.

H. B. WELLINGTON,

Manufacturer of and Dealer in Furniture—Burns' Block, Cor. North and Summer Streets.

All ranks and conditions of housekeepers must have furniture, and it has been fully demonstrated that the correct way to obtain it of the best style and quality is to buy from first hands. Probably the best inducements ever offered the furniture purchasing public of Pittsfield are offered by Mr. H. B. Wellington at the Burns block, corner of North and Summer streets, where he occupies the first floor, 50 x 100 feet, and two upper floors each 100 feet square, with an immense stock of household furniture of all grades, from the most stylish mahogany, black walnut, and cherry to the plainest ash and oak, upholstered or otherwise as desired. These goods are carefully selected especially for this market by an experienced buyer, and will be found to embrace everything necessary for the furnishing of any kind of dwelling from the palace of the millionaire to the cottage of the laborer—parlor and chamber suits in infinite variety of style and price, chamber sets, dining-room, hall, and kitchen furniture of every description. In upholstered goods Mr. Wellington enjoys extraordinary advantages, buying the frames and fitting them up to order. Prices will be found very low as compared with those of dealers who depend entirely upon manufacturers at a distance.

The house was established by James M. Burns fifteen or sixteen years ago. Mr. Wellington succeeding in 1887. The latter is one of the most widely known citizens of Pittsfield, a native of Williamstown, for a long time deputy sheriff and for six years high sheriff of Berkshire county, and is a special justice of the District Court for central Berkshire.

AMERICAN HOUSE STABLES.

Samuel Bridges, Proprietor—Railroad St., Next Door to American House.

Visitors to Pittsfield desirous of enjoying a drive about the city and environs or among the Berkshire hills, or requiring horses and vehicles for any purpose, will find superior service at the American House stables on Railroad street near the American House, some thirty fine horses and about seventy single and double carriages, hacks, buggies, sleighs, etc., being kept constantly for hire at moderate rates. Horses are also kept here for the accommodation of owners, receiving the best of care, and twenty boarders are usually found in the stalls.

The stables were conducted by Mr. James A. Bridges, who had already had some years' experience in the same calling at Williamstown, Mass., since 1863, and upon his death in 1872 he was succeeded by his son Samuel, who has devoted his entire time to the business ever since. He erected the present handsome stables in 1887. He is a famous lover of horses, noted for judgment and skill in their handling, employs only experienced and capable assistants, supervises all details in person, and is consequently prosperous and popular, having the confidence of all with whom he has relations. The stable is a frame structure of two stories, 91 x 106 feet, well and comfortably fitted up and lighted by electricity. Adjoining is a handsome three-story carriage house, provided with an elevator for lifting vehicles to the various floors. The office is neat and cosy, finished in natural woods, and provided with all conveniences, including a telephone.

TACONIC MILLS.

Wilson & Horton—Manufacturers of Woolens and Fancy Cassimeres—Pontoosuc Road.

The Taconic Mills Company was incorporated in 1856, and for some years was quite successful, but for reasons not necessary to specify failed and closed its mills in 1873. The plant lay idle until 1880, when Messrs. James Wilson of Pittsfield and Arthur Horton of New York became the lessees, repaired, refitted, and re-opened the establishment, and by careful management, great industry, and close attention to details have again placed it upon a prosperous basis.

The property consists of the mill building proper, four stories, 50 x 150 feet, with which are connected the dye-house, picker-house, boiler-house, store-house, etc., all frame buildings, and twenty-eight tenements for their help, of whom 225 are employed. The mill is an eleven-set factory containing 3,560 spindles and 50 looms, driven by a 100-horse-power steam engine and a 125-horse-power water wheel. The product, large in quantity and of superior quality, embraces a varied line of woolen dress and similar fabrics and fine fancy cassimeres in all the latest stylish designs. These goods are handled and in steadily increasing demand by the dry goods and clothing trade all over the United States, and the outlook is encouraging for this enterprising firm.

WILSON & READ,

General Fire, Life, and Accident Insurance Agents—Office, No. 3 West St., Berkshire Life Insurance Building.

Every man who is capable of thinking, of accumulating property, and of rearing a family respectably, recognizes the importance of insurance against pecuniary loss and the possibility



of untimely death ere his dependents are provided for, so it would be a mere waste of valuable space to rehearse the ordinary arguments rendered familiar to all who read or associate with men of affairs. There is one point nevertheless that should be impressed upon all—namely, the wisdom of placing insurance in reliable corporations or established reputation, and this can best be accomplished by calling upon the best class of agents. Prominent among these is the firm of Wilson & Read, No. 3 West street, Pittsfield—neat and convenient premises on the ground floor of the Berkshire Life Insurance Company's building—where full information will be furnished cheerfully and the seeker for a sound investment may have his choice of a list that embraces such famous institutions as the following: The Aetna, the Connecticut, the Hartford, the National, and the Phoenix of Hartford; the American and the Merchants of Providence; the Glens Falls of Glens Falls, N. Y.; the Hanover, the Home, and the Phoenix of New York; the Imperial, the London, the Northern, the North British and Mercantile, and the Phoenix of London; the Queen of Liverpool; the Meriden of Meriden; the Springfield of Springfield; the Merchants' and Farmers' Mutual, and Worcester Mutual of Worcester; the Merrimack Mutual of Andover, the Franklin Mutual of Greenfield, and Abington Mutual of Abington, Mass., besides several leading life and accident corporations.

This agency was founded by J. M. Dunham thirty years ago, Mr. James Wilson becoming associated with him later, under the style of Dunham & Wilson, afterward changed to Wilson & Parker. Six years ago Mr. Franklin F. Read succeeded to Mr. Parker's interest, and the present style was adopted. Both are experienced underwriters and well-known citizens, Mr. Wilson having been town clerk, and Mr. Read assessor, collector, and selectman.

H. S. RUSSELL,

Manufacturer of Boilers, Tanks, Bleachers, and Plate Iron Work of Every Description—No. 5 McKay St.

These noted old boiler works were established in 1842 by Gordon McKay, with a machine shop attached. From that time to the present—forty-seven years—the plant has been in continuous operation, though the style and composition of the firm has undergone many changes—first to McKay & Harbuck, then to McKay & Hoadley, then to Dodge & Francis, then to Francis & Cleary, then to Cleary, Sedgwick & Russell, then to Cleary & Russell, then, in 1872, to H. S. Russell & Co., and finally to H. S. Russell. Mr. Russell disposed of the machine shop to E. D. Jones in 1874, and since that time the concern has been devoted to plate iron work exclusively.

The building occupied covers ground 50 x 75 feet, and is fitted up in the best manner for the work in hand, the appliances including the latest improvements in drills, punches, shears, forges, special tools, etc. Mr. Russell is prepared to do every description of work in his line at short notice and in superior style, his specialties embracing flue and tubular upright and horizontal boilers of any required size and capacity; tanks, large and small, for hot and cold water, oils, acids, etc.; bleachers for paper mills; wheel cases, flumes, and water wheel work generally, and, in a word, any kind of plate iron work. Prompt attention is also given to repairs either at the works or elsewhere, and the best possible material and workmanship are guaranteed. The house carries a large and varied stock of steel and iron boiler plates, rivets, etc., and, having in its employ ten skilled workmen, executes all orders for new work or repairs with dispatch.

Mr. Russell is a native of Pittsfield, and was a selectman of the town for two years.

PITTSFIELD MANUFACTURING COMPANY.

J. O. Purnell, President; Wm. T. Petherbridge, Treasurer; E. Slugg, Clerk—Manufacturers of Woolen, Cotton, and Merino Yarns; Hosiery, Shawl, Cassimere, and Novelty Yarns—Cor. Broom St. and Lincoln Ave.

The Pittsfield Manufacturing Company, organized with \$15,000 capital in 1887, is one of the notably successful new ventures launched in this vicinity during recent years. The mill



occupies two floors and attic, 50 x 200 feet, of the three-story-and-garret brick building at the corner of Broom street and Lincoln avenue, and is equipped in superior style with four sets of 48-inch and two sets of 60-inch cards and 3,360 spindles, the whole operated by a 100-horse-power steam engine and attended by twelve spinners and carders. The woolen, cotton, and merino yarns made here are of high grade and disposed of to hosiery, shawl, cassimere, and novelty manufacturers to the extent of \$145,000 worth per annum, the plant running steadily up to its capacity the year round.

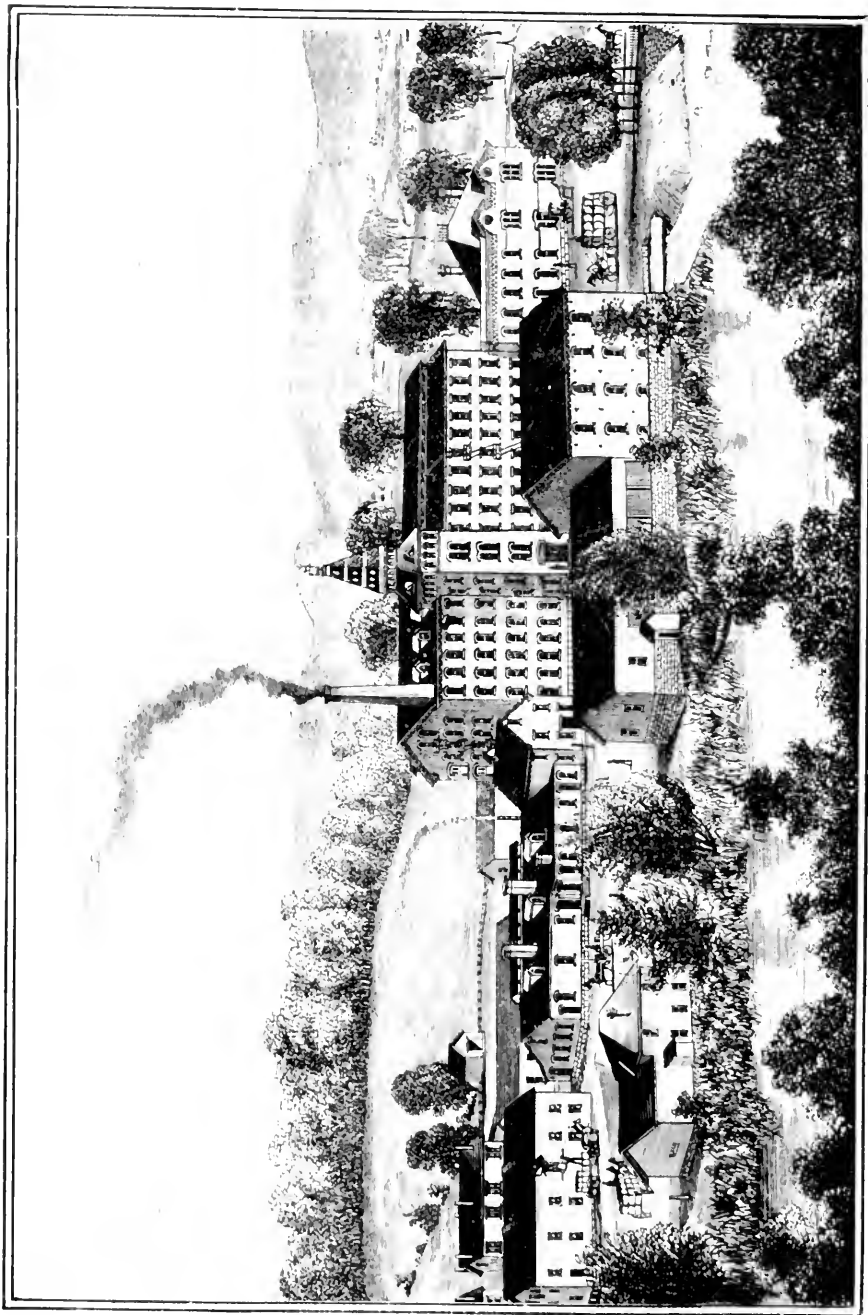
A. H. RICE & CO.,

Manufacturers of Silk Thread, Silk and Mohair Braids—Cor. Spring and Burbank Streets.

The great diversity of manufactures that distinguish Western Massachusetts furnishes a constant source of surprise and wonder to the visitor from other portions of the country. Not the least important of these wealth-producing pursuits is the manufacture of thread and braids of all kinds, and a leading representative of that industry is the house of A. H. Rice & Co., whose specialties include the making of silk thread and silk and mohair braids—goods that are widely and favorably known to the trade and consumers throughout the Northern, Western, and Middle States east of the Mississippi river.

The business was started by Smith & Rice in 1878, and the present firm, consisting of Messrs. A. H. and W. B. Rice, succeeded in 1884. In 1886 they moved from their old quarters on Linden street to the present mill on the corner of Burbank and Spring streets. The buildings are of brick, two in number, each three stories and basement, one 40 x 100 feet, the other 20 x 50 feet, substantially constructed, heated by steam, provided with automatic sprinklers and all other requisites and conveniences, including a fine 36-horse-power steam engine and boiler to match. The machinery equipment is first-class, embracing 900 spindles and a superb complement of approved winding, braiding, and finishing appliances. From sixty-five to seventy trained operatives are employed, and the output is not only of superior quality but large and of great value, comprising the choicest grades of machine and buttonhole twist, sewing and embroidery silks, silk and mohair braids, etc., in constantly increasing volume and variety, the house being famous for novelties, original and adapted.

Mr. A. H. Rice is from Norfolk, Conn., Mr. W. B. Rice from Williamsburgh, Mass. Both are practical silk men, active, enterprising, and capable, and are steadily building up a large and permanent trade.



PONTOOSUC WOOLEN MANUFACTURING CO.

PONTOOSUC WOOLEN MANUFACTURING COMPANY.

Thaddeus Clapp, President and Manager; W. F. Bacon, Treasurer; Directors:
Thaddeus Clapp, James M. Barker, Wm. R. Plunkett, David Campbell—Manu-
facturers of Blue Flannels, Beavers, and Sleeping Car Blankets—Pontoosuc.

The Pontoosuc Woollen Manufacturing Company is a monument to upright old-time business methods. The company was organized under its present name in 1826—sixty-three years ago—and, notwithstanding various changes in the official management, some of the original stockholders and the descendants of others continue to draw their dividends, and so far as we can discover not a share of the stock is for sale, though it has been increased from time to time until at this writing the figures are placed at \$240,000, with a large surplus. Improvements have also been added to the plant until now it is one of the most extensive, complete, and valuable of the kind in New England. The buildings are all of brick, and comprise the mill proper, four stories and garret, 45 x 200 feet; the office and warehouse, adjoining the mill, two stories, 25 x 80 feet, and several detached two-story and three-and-a-half-story structures—wool storage house, dye-house, boiler and engine-house, etc. Automatic sprinklers, gas light, steam heat, and all modern conveniences are provided in abundance, while the office is beautifully finished in natural hard woods and tastefully fitted up.

This is a strictly first-class woollen mill, running twelve sets of cards and ninety broad looms, making superior grades only of anligo blue flannels, beavers, sleeping car and carriage blankets, which are in use on all American railroads and handled by the trade all over the United States. From 240 to 250 trained operatives are employed, and the machinery equipment, necessarily of the highest order, is actuated by a splendid 120-horse-power steam engine. Sales average \$400,000 per annum, and the best proof of the excellence of the company's goods is found in the fact that no surplus ever accumulates.

Among the organizers and former members of the corporation were Captain David Campbell, George W. Campbell, and Henry Shaw, father of the famous "Josh Billings." The late Hon. Ensign H. Kellogg was for a long period president of the company, while Thaddeus Clapp, senior, father of the present president, was for many years identified with the company's active management. The Clapps are descended from Captain Roger Clapp of Devonshire, England, who arrived at Nantasket May 30, 1630, and took up his residence at Dorchester, filling many positions of honor and trust, dying at Boston February 2, 1691, at the ripe age of eighty-two. His descendants have been distinguished for industry, enterprise, and patriotism. We have already spoken of Thaddeus Clapp the elder, to whose practical skill and energy the Pontoosuc mills are indebted for their success more than to any of its earlier managers. His only surviving issue is President Thaddeus Clapp, now at the head of the company, born in Pittsfield, where he received a sound common school education, but, declining a collegiate course, entered the Pontoosuc mill, where, under the personal supervision of his father, he acquired a practical mechanical and business training that has placed him in the front rank of American manufacturers. He became assistant superintendent in 1855, superintendent in 1856, general agent and superintendent in 1863, and, upon the death of President Kellogg in 1882, was chosen to that position. From the first he has devoted most of his time to the company's interests, with what results is seen in the development of the establishment and its standing among American industrial enterprises. He has also done much toward the embellishment of Pittsfield, having built several of her handsomest residences besides his home on Wendell avenue. May 1, 1845, he married Lucy Goodrich, also a native of Pittsfield, rearing three children, of whom a son and daughter reside here.

Treasurer Bacon was for many years treasurer of the Pittsfield Woollen Company, now the Bel Air Manufacturing Company.

Messrs. Thaddeus Clapp, James M. Barker, William Plunkett, and David Campbell are directors of the Pontoosuc Woollen Manufacturing Company.

ROBBINS, KELLOGG & CO.,

Manufacturers of Boot and Shoe Specialties for the Wholesale Trade—Cor. Fenn and Fourth Sts.

This is probably the largest shoe manufacturing concern in the State west of Springfield, and is quite prosperous. The firm is composed of Messrs. Oliver W. Robbins, Charles W. Kellogg, natives of Pittsfield; E. C. Johnson, Boston, and N. A. Mills, Pittsfield, and was established in 1870. The factory, situated at the corner of Fenn and Fourth streets, comprises two five-story brick buildings, one 40 x 160 feet, the other 40 x 60 feet, both handsome structures, equipped throughout with the latest improved shoe machinery, driven by a 35-horse-power engine, with automatic sprinklers for the prevention of fire, and lighted by gas, while the office, neatly appointed, is illuminated by incandescent electric lights. The working force, male and

female, numbers 275, and the output is large, cash transactions for 1888 aggregating about \$500,000. A general line of men's and boys' fine and medium shoes in calf and other grades of leather is made, and much attention is given to special styles for various customers.

The composition of the house is first-class, Mr. Kellogg being a practical shoe man, while Mr. Robbins is a member of the Senate of Massachusetts, having formerly served in the Massachusetts House of Representatives.

CHARLES M. WHELDEN,

Druggist—Nos. 118 and 120 North St.

Mr. Charles M. Whelden's extensive and well-known drug store at Nos. 118 and 120 North street is headquarters for pure drugs, where a specialty is made of compounding prescriptions that require exactitude and unusual skill. A large and varied stock of choice drugs, comprising everything in the *materna medica* of value in this latitude, is kept constantly on hand, and patrons may depend upon obtaining just what they order and of the best quality. Mr. Whelden is himself a prominent member of the Massachusetts Board of Pharmacy, and employs a carefully trained assistant—a regular pharmaceutical graduate—who attends the prescription desk in his principal's absence. The store, a portion of Mr. Whelden's own neat two-story brick block, is an attractive one, 22 x 65 feet, beautifully fitted up with plate glass show cases, cabinets, etc., and displays a choice assortment of toilet and fancy goods, a fine soda fountain forming a noticeable feature.

Mr. Whelden is a native of Boston, and established himself in this city as long ago as 1851, retiring in 1874, and returning ten years later. Mr. Whelden was born in 1821, and was a member of the Boston volunteer fire department in 1838. He was a member of the Washington Light Guards in 1841, and of the Providence fire department in 1845. As an Odd-fellow he was an elective officer of the Grand Lodge of the State of Rhode Island in 1848. He was also an officer of the Harriett Rockwell (California) Mining Company, which sailed from Boston for San Francisco in 1849. In 1851 he purchased a drug store in Pittsfield, and was an officer in the Pittsfield fire department in 1854; first lieutenant of Co. A, 1st Battalion Massachusetts Volunteer Militia in 1857; an officer of the Ancient and Honorable Artillery Company in 1858; captain of Co. A, 1st Battalion of Infantry, 1858-9; volunteer staff officer in 1861. As lieutenant-colonel, the first United States volunteer regiment raised in Berkshire county was assigned to him by an order from the War department, Maj.-Gen. B. F. Butler taking command in 1861. It left Pittsfield in January, 1862, with 1,046 men. This was the first regiment to land in New Orleans, May, 1862. In November, 1863, Lieut.-Col. Whelden was assigned to the department of the James as lieutenant-colonel of the United States cavalry, and was provost marshal of Virginia and North Carolina. In 1864 he was assigned as military superintendent of government gas works at Norfolk, Va., and as such remained until the close of the war. After the close of the war he returned to Pittsfield, was elected commissioner of sewers, and was chairman of the board for six years. Colonel Whelden is an elective officer of Mystic Lodge F. and A. M., and a member of the 32d degree Scottish rite Freemasonry.

WAHCONAH FLOURING MILLS.

R. A. Teeling, Proprietor—Manufacturer of Choice Flour, Rye Flour, Meal, Middlings, and Feed—Dealer in Grain—Wahconah St.

This is one of the most extensive milling plants in Western Massachusetts, and was established more than thirty years ago by Clark, Cole & Powell, who were succeeded by Cole & Powell, and then by Mr. Cole alone. After his death the property was managed for some years by Warren T. Cole as administrator, and finally sold to Mr. R. A. Teeling May 1, 1887, the latter improving and placing it in complete repair.

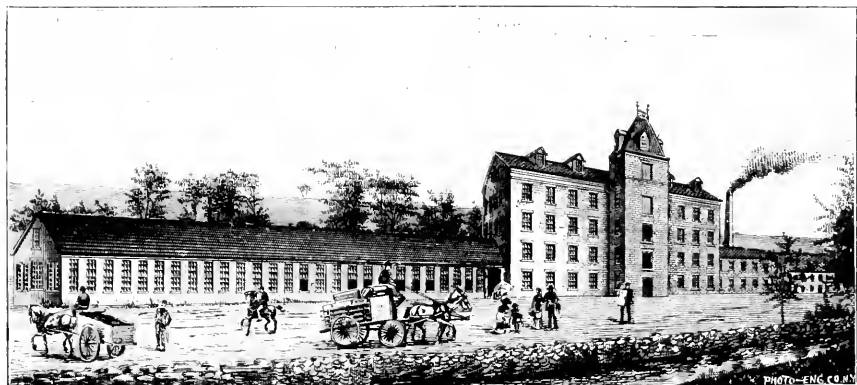
On one side of Wahconah street is the stone feed mill of three stories and garret, 40 x 50 feet, fitted up with three run of buhr stones for the manufacture of corn meal, rye flour, and mill feed. Opposite is the flouring mill, of four stories, frame, with stone basement, and equipped with a full set of Stevens rolls—a middling smooth germ, bran, low grade, and round-sectional mill of three brake rolls, supplemented by one run of stones for middlings. Eight men are employed, and both mills are driven by water power. Great quantities of superior flour, rye flour, meal, mill feed, bran, middlings, etc., are made here and distributed to the trade and consumers in city and country, the capacity for flour alone being forty barrels daily. Mr. Teeling also handles much grain, receiving from the West and delivering to customers. His trade extends to Lenox, Dalton, and other points within a radius of ten miles.

Mr. Teeling, who has made a success of this enterprise, was born at Greenbush, N. Y., is a practical miller, a shrewd and capable business man, and stands high in this community.

BEL AIR MANUFACTURING COMPANY.

W. T. Petherbridge, President and Treasurer; J. O. Purnell, Agent and Superintendent—Manufacturers of Cassimeres and Hosiery Yarns—Wahconah St.

The Bel Air Manufacturing Company, established and incorporated in 1872 with a paid-up capital of \$120,000, is celebrated more for the excellence of its products than for their volume, though the latter is by no means small, sales averaging \$400,000 per annum. The main building is of brick, four-and-a-half stories, 45 x 90 feet, with which are connected the picking and



dressing-rooms, dye-house, weave-shed, boiler and engine-house and office, covering in all over two-and-a-half acres of land. The machinery outfit is first-class and comprehensive, and includes eight sets of cards, 3,600 spindles, and 62 broad looms, the latter for the manufacture of the beautiful cassimeres that have made the "Bel Air" brand a favorite with the tailors, the clothiers, and discriminating consumers everywhere. Besides these goods, however, great quantities of superior hosiery yarns of the highest grade are produced for the trade all over the country. The machinery is operated by one improved turbine water wheel, and a 125-horse-power engine, steam for which and for heating and other purposes is obtained from three large boilers. Two hundred and eight operatives are employed, a portion of whom are housed in the company's tenements, of which there are seventeen.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY.

J. L. Peck, President; J. M. Stevenson, Secretary—Office, Cor. North and East Sts.

This company was organized upon a purely mutual basis in 1835. The officers are well-known and representative citizens, President Peck being proprietor of Peck's cotton warp and flannel mills, a director of the Agricultural National Bank, and interested in other enterprises. Secretary and Treasurer Stevenson, a trained underwriter of six years' previous experience, has been with this company for ten years. He is a native of New York State. The board of directors is remarkable for the number of prominent business men whose names appear upon the list, viz.: Messrs. J. C. West, J. V. Barker, O. W. Robbins, S. N. Russell, R. W. Adam, J. L. Peck, Hascal Dodge, F. W. Hinsdale, Thaddeus Clapp, and Henry R. Peirson of Pittsfield; T. G. Ramsdell of Housatonic; W. B. Plunkett of Adams; Zenas Crane of Dalton; S. W. Braxton of North Adams; Sidney Barnes of Becket; P. C. Baird of Lee; J. B. Dean of Cheshire; P. A. Russell of Great Barrington, and W. D. Curtis of Lenox. The company's office, of modest dimensions, is on the second floor at the corner of North and East streets, where prompt attention is given to all callers and all possible information and facilities furnished relating to the insurance of property. The growth of the corporation is exhibited in the following comparative statement:—

	At Risk.	Cash Assets.	Surplus.	Highest per cent Dividend Paid
1836	\$287,621	\$1,000 10		
1839	584,836	5,275 70		
1840	1,628,571	12,080 37		60
1850	2,233,172	11,097 71		25
1860	3,052,580	29,781 52	\$17,672 68	25
1870	5,457,807	50,266 20	20,129 21	25
1880	6,129,813	100,727 33	57,052 30	60

THIRD NATIONAL BANK OF PITTSFIELD.

Henry W. Taft, President; Byron Weston, Vice-President; R. B. Bardwell, Cashier—Berkshire Life Insurance Company's Building, Cor. North and West Sts.

The Third National Bank of Pittsfield was incorporated and chartered under the National banking law, began business June 1, 1884, capital \$125,000, and ranks with the prosperous financial institutions of the interior, occupying handsomely fitted offices in the Berkshire Life Insurance Company's magnificent building and enjoying a liberal share of patronage in the way of deposits, loans, discounts, exchange, etc. The management is at once liberal and careful, and, while no questionable risks are taken, legitimate enterprise upon a sound basis may always depend upon generous treatment at the hands of this enterprising institution. The very names of the officers and directors are a guarantee of upright and honorable dealing at all times and toward all classes of patrons. President Taft has been clerk of the courts of Berkshire county for thirty-four years, is a citizen of whom any community might well feel proud, and enjoys the confidence and esteem of all classes; Vice-President Weston is one of the most noted paper manufacturers in this country, ex-lieutenant-governor and ex-State senator; while Cashier Bardwell, a native of Shelburne Falls, has resided here since March 24, 1864, was for sixteen years paying teller of the Pittsfield National Bank, and resigned to accept his present position on the inception of the Third National. He is an accomplished financier, a courteous gentleman, and personally popular. The board of directors includes the president and vice-president, Messrs S. N. Russell, W. H. Sloan, Charles W. Kellogg, Levi A. Stevens, E. D. Jones, John T. Power, and Emory H. Nash.

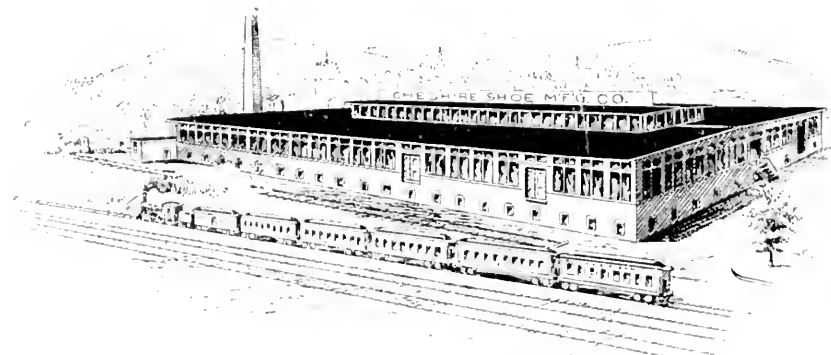
The flourishing condition of this fine bank is exhibited in the appended sworn statement to the Comptroller of the Currency, of date December 31, 1888:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$375,894 20	Capital stock paid in.....	\$125,000 00
U. S. bonds to secure circulation.....	50,000 00	Surplus fund.....	50,000 00
Other bonds.....	18,000 00	Undivided profits.....	28,478 53
Due from approved reserve agents.....	80,080 88	National bank notes outstanding.....	15,000 00
Due from other banks.....	12,535 00	Dividend payable Jan. 1st, 1889.....	3,425 00
Checks and other cash items.....	828 79	Individual deposits subject to check.....	293,374 20
Bills of other banks.....	6,076 00	Demand certificates of deposit.....	25,148 80
Nicksels and cents.....	248 81	Due to other banks.....	4,250 82
Silver certificates.....	2,200 00		
Legal tender notes.....	73,000 00		
Specie.....	11,778 95		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	2,250 00		
Total.....	\$874,383 53	Total.....	\$874,383 53

CHESHIRE SHOE MANUFACTURING CO.

R. A. Burget, President; H. H. Wellington, Treasurer; C. D. Holman, Secretary and General Manager—Capital, \$50,000—Pittsfield.

One of the most important additions to the manufacturing interests of Pittsfield is the

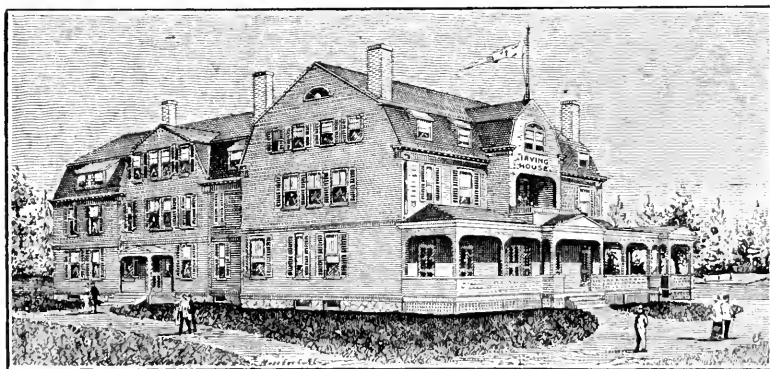


Cheshire Shoe Manufacturing Company. Although established here as recently as November last, the company has been in successful operation in Cheshire for over five years. Desiring a more eligible location, strong inducements being offered, the present desirable site

was selected. The plant consists of a substantial structure 100 x 200 feet in dimensions, one story and basement. The building is of brick and stone to the sills, and above that mostly of glass, which gives a flood of light. The factory is fitted up throughout with automatic sprinklers, steam heated, and the company, generating its own electricity, at present uses over two hundred lights. Pipes are also laid throughout, so that gas can be used at any time. The latest and most improved shoe manufacturing machinery only is used, and employment is given to an average of 225 skilled hands, who turn out twenty-five cases of shoes a day, sixty pairs to the case. Two steam engines are used, one to run the machinery and one to generate the electricity. The company turns out an excellent quality of women's, misses', and children's shoes, which are in active demand throughout the United States.

DALTON.

DALTON was detached from Pittsfield and incorporated March 20, 1784. The town was once known as "Ashuelot Equivalent," and was granted to Oliver Partridge and others of Hatfield in lieu of a township in New Hampshire supposed by the surveyors to lie in Massachusetts. A settlement was commenced in 1755. The manufacture of paper was commenced here in 1801 by Henry Wiswall, Zenas Crane, and John Willard; their establishment was called the "Old Berkshire" (for a number of years past the property of Carson & Brown, now the Carson & Brown Company). The next paper mill was built in 1809. The town was named in honor of Hon. Tristram Dalton, then speaker of the House

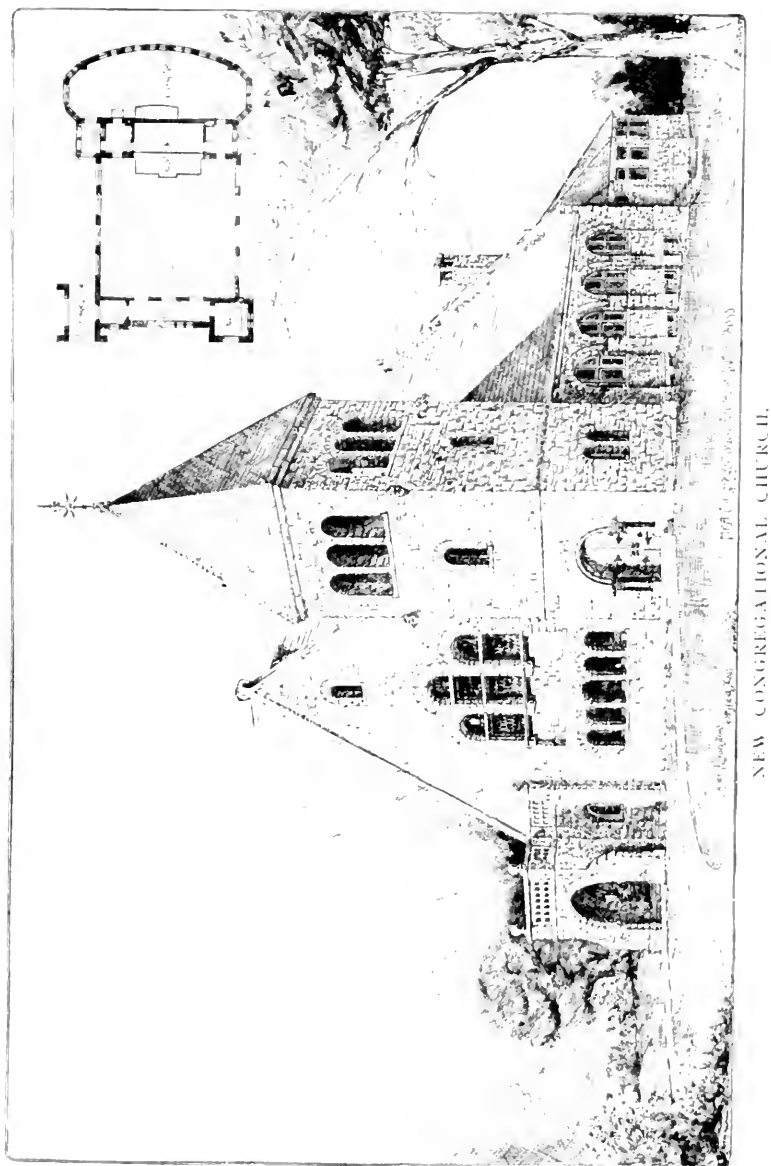


IRVING HOUSE, DALTON.

of Representatives. It is a long and narrow township in the central part of Berkshire county, intersected by the Boston & Albany railroad, one hundred and forty-five miles west of Boston, fifty-seven east of Albany, and bounded north by Cheshire, east by Windsor and Hinsdale, south by Washington, and west by Pittsfield, Lanesborough, and Cheshire. The surface of the town is uneven, and there is a range of hills extending through the northern and highlands in the southern section of the town. Through the valley runs an eastern branch of the Housatonic river, which affords important water power. The central village is inclosed on three sides by the river, which furnishes power for several extensive paper mills and other manufactories.

Dalton had a "boom" last year, which bids fair to become a permanent condition of prosperity. Many new dwellings and factories were erected, and many more are projected for 1890. With special reference

to the proper accommodation of transient visitors to Berkshire and those who come for a longer sojourn amid the delights of this region, Messrs. Zenas and W. Murray Crane, the noted paper manufacturers, selected the



most desirable spot in the town of Dalton and erected thereon the superb and commodious new Irving House, a view of which we print on preceding page. The house was opened May 1, 1886, with F. L. Bourne as host.

CRANE & CO.,**Manufacturers of Bank Note and Bond Paper—Dalton.**

Zenas Crane was the founder of this now celebrated establishment, and erected the original mill as long ago as 1801. He was succeeded in 1842 by Zenas M. and James B. Crane, under the name of Crane & Co., which style has been continued to this time, the present partners being James B. Zenas, and W. Murray Crane. This firm owns and operates two mills—one, called "the Stone mill," situated in Dalton; the other, called "the Government mill," located in the town of Pittsfield, just over the line dividing the towns. At the Stone mill bond and parchment paper of the very best quality is made, and is used almost exclusively by the leading bank note companies, printers, and stationers of this country. At the Government mill is made the paper used by the United States government for its currency, bonds, etc., as is also the paper employed in Canada and many other foreign countries for similar purposes. At both of these mills only the finest selected new cuttings are used, which, with the purest of spring water, the latest improved and most perfect machinery, and long experience, enable this firm to produce paper which is known and used throughout the world.

OLD BERKSHIRE MILLS COMPANY.**W. Murray Crane, President; John D. Carson, Treasurer—Manufacturers of Linen Ledger and Fine Writing Papers—Dalton.**

The "Old Berkshire Mills" are famed wherever superior writing papers are known and appreciated. This grandly successful industrial venture was established in 1801 by Henry Wiswall, Zenas Crane, and John Willard, and after various mutations passed, in 1889, into the hands of the Carson & Brown Co., composed of Messrs. John D. Carson, Zenas Crane, jr., and W. Murray Crane, incorporated last January with a working capital of \$150,000. For twelve years previously the style had been Carson & Brown. Mr. Brown selling out and Mr. Carson remaining with the new corporation, it was determined to perpetuate the name under improved auspices. The stock is owned in equal shares by the gentlemen named, and all being experienced paper manufacturers, there is every reason to anticipate greater prosperity than ever for the time-honored concern. They are interested in four other local paper mills.

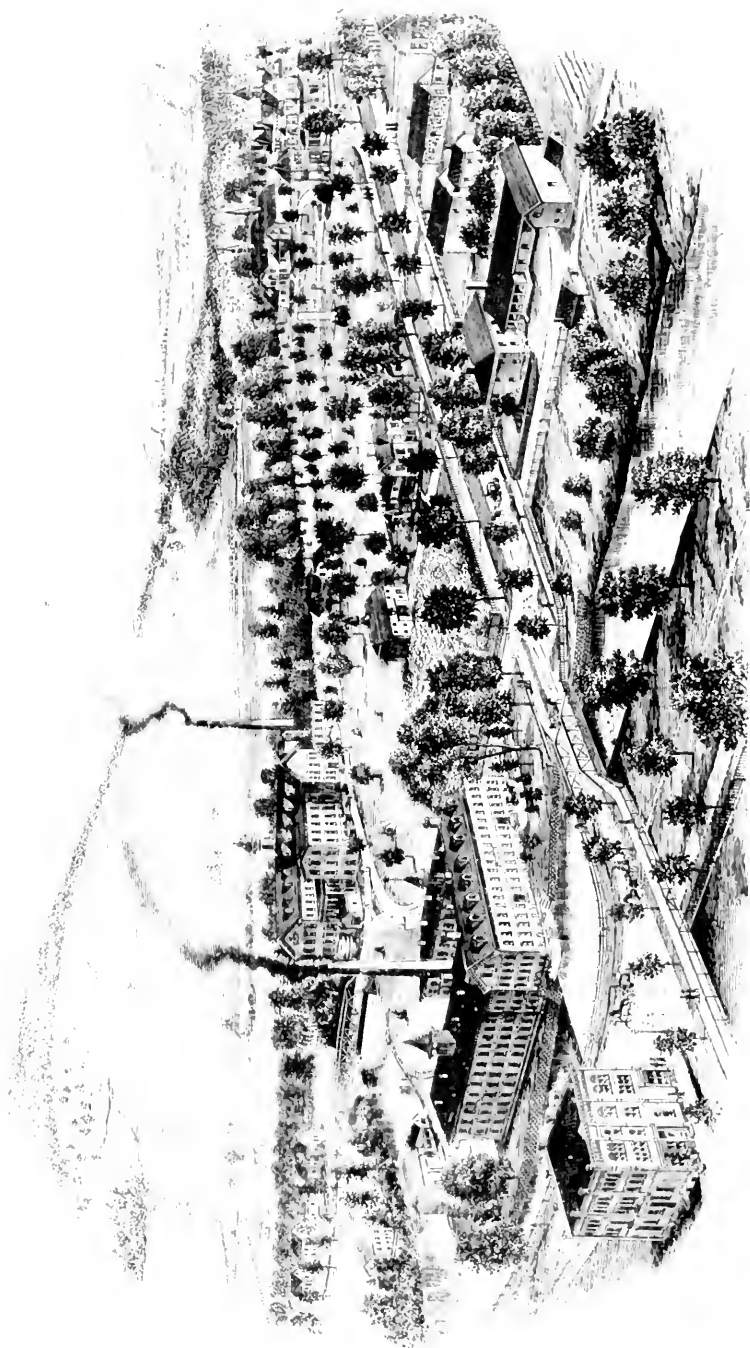
The old mill was destroyed by fire in 1872, and the present plant, erected in the following year, embraces all modern improvements, including lighting by electricity, steam heat, automatic sprinklers, steam force pumps, etc. The buildings are three in number, and consist of, first, the rag rooms and engine room, three stories, 40 x 120 feet; second, the two finishing rooms and drying loft, three stories, 40 x 120 feet; and third, the machine room, with drying loft above, two stories, 30 x 120 feet, standing between and communicating with both of those first described, thus saving time and labor, the rags passing direct to the pulp engines, from them to the machine, and thence to the drying lofts and calenders. In rear of the finishing department is the one-story steam boiler and engine room, 20 x 100 feet, where are situated three boilers and three engines of 150, 45, and 20 horse-power respectively. The machinery equipment embraces everything of an approved character suited to the making of the high-grade papers for which the mill is celebrated, among which we noted four 550-pound rag engines, two additional rag engines of 800-pounds capacity each, two large washer engines, one 76-inch Fourdrinier paper machine, seven calenders, two hydraulic presses, one 56-inch Sandham paper-cutter, etc. A working force of one hundred and twenty males and females is required in the various departments, and they are housed in forty neat and comfortable tenements, the property of the company. The output averages three tons daily of linen papers that are unexcelled for all desirable qualities.

Z. & W. M. CRANE,**Manufacturers of Ladies' Fine Writing Papers and Envelopes, Paper Boxes, etc.**

This mill was erected in 1877 by Z. Crane, Jr., & Bro., and last March the firm name was changed to Z. & W. M. Crane, natives of Dalton, bred to the business from boyhood.

The mill now under consideration is of brick, three stories high, and built in the form of a Maltese cross, the floors being 550 feet in length by 40 feet in width, lighted by electricity and heated by steam throughout, the departments comprising engine and boiler-room containing one 200-horse-power and two 25-horse-power steam engines; the machine-room, containing one 80-inch Fourdrinier paper machine; the finishing room with three platens and three calenders; the engine room with seven pulp engines, and the envelope, paper box, and other rooms. One hundred and seventy men, women, boys, and girls are employed, and the output averages two-and-a-half tons of paper and 100,000 envelopes per diem, the goods going to the trade throughout the United States. Paper boxes in large quantities for note paper and envelopes are made on the premises, and all products are finished from the raw materials.

The firm has built thirty-three neat tenements for its employes, and a library where they may sit and enjoy the daily papers and a fine collection of books every evening. This structure also is warmed by steam and lighted by electricity, and is a model institution.



BYRON WESTON PAPER MILL.

BYRON WESTON,

Manufacturer of Ledger and Record Papers—"Defiance" and "Centennial" Mills, Dalton.

The Byron Weston ledger and record papers are well known and generally accepted as standard goods of the very highest grade. They speak for themselves, and in no uncertain terms, as is evidenced by the vast and increasing demand from stationers, blank book manufacturers, and printers throughout the United States and Canada.

Mr. Weston began the manufacture of these superb papers in 1803, and has added to his facilities from time to time until his plant now comprises two great paper mills, appropriately named the "Defiance" and the "Centennial." The first consists of a cluster of buildings, all of brick, as follows: Store and shipping department, two stories in front, three at the rear, 175 feet deep by 50 feet wide; machine room, three stories, 40 x 150 feet, off one side, and finishing room, same dimensions, off the other, both connecting with shipping room; another machine room in rear of shipping room, two stories, 30 x 100 feet; one-story boiler room connecting with both machine rooms, 60 x 60 feet; a second finishing room of two stories, 30 x 60 feet, and storage room, three stories, 30 x 60 feet. The office is at the front of the main store room and connects with both. Automatic sprinklers and other precautions against fire are provided, and the machinery equipment is first-class. The "Centennial" mill forms three sides of a square, 150 feet front by 175 feet deep, the front being the engine room, of two stories; flanked by the machine room at one end, and the finishing room at the other, each three stories in height and forty feet wide, with a steam engine and boiler room, 40 x 100 feet, in the inner angle adjoining the finishing room. As before intimated, the machinery outfit is comprehensive and of the best possible design, and includes fourteen 500-pound rag engines and two 60-inch Fourdrinier paper machines. Water and steam power are utilized to the extent of 400-horse-power; two hundred hands are employed, and the capacity is 6,000 pounds of finished paper every twenty-four hours. These papers have been awarded medals and diplomas at home and abroad, and are unsurpassed for all good qualities.

Mr. Weston is a native of Dalton and a prominent figure politically, having served in the State Senate and as Lieutenant-Governor. He owns 1,000 acres in the northern end of the town, including Mount Weston, towering 2,200 feet above tide water. A magnificent flock of pure blooded Southdown sheep roam over this domain, and a *chalet* on the mountain, constructed of logs with an eight-foot chimney, and bunks for sleeping, is an attractive retreat for the host and his friends when rabbit-hunting in the winter.

Mr. Weston believes in getting as much comfort as possible out of life, and his home and lands are the scene of unbounded hospitality at all seasons, the ever-open resort of troops of those who have become bound to the genial proprietor by social and political ties. Probably no man in public or private life has more friends, or fewer enemies, or possesses in a more marked degree the gift of conciliating those with whom he comes in contact while preserving his self-respect and winning theirs. In all things he is thorough, and consequently successful.

DALTON SHOE COMPANY.

H. A. Barton, Jr., President and Treasurer; M. V. Waring, Manager—Manufacturers of Ladies', Misses', and Children's Fine Shoes—Dalton.

Massachusetts boasts no more thrifty or progressive village than Dalton, which welcomes with open arms the establishment within her borders of new business enterprises of a substantial character. The most important accession of the past year was the Dalton Shoe Company, incorporated July 8, 1889, with \$50,000 capital; H. A. Barton, jr., president and treasurer; M. V. Waring, manager. The factory, erected expressly for the use of this company, is extensive, substantial, and complete in all details, constructed of brick, four stories in height, 40 x 100 feet, and provided with elevators that connect the various floors, thus rendering the handling of materials and finished goods a comparatively easy task. The building is lighted by electricity, heated by steam, and fitted up in all departments with automatic sprinklers that materially relieve the danger of fire and correspondingly lower the rate of insurance. In a word, nothing has been neglected that will add to the safety and cleanliness of the factory or the comfort of the employees, who now number about one hundred. Only the latest improved and best machinery is used, and is driven by a 35-horse-power Westinghouse steam engine. The average output, of ladies', misses', and children's fine shoes exclusively, is 500 pairs daily. The goods, unexcelled in material, workmanship, finish, and style, are already popular with consumers and readily handled by the trade all over the United States.

Taking into account the short period that has elapsed since the inception of the Dalton Shoe Company, its success is a notable one, while the confidence shown by the trade is a proud testimonial to the reliable character of the goods made. Present indications point to an early enlargement of facilities.

President Barton is a native of Dalton. He has charge of the company's purchases, sales, and finances, while Manager Waring superintends the factory.

NORTH ADAMS.

THE colonial general court was petitioned by Captain Thomas Wells, about the year 1737, to have the Hoosac river lands surveyed, divided up, and thrown open to settlement, but it was not until October, 1749, that the work was done. East Hoosac (subsequently known as Adams and comprising within its limits the present towns of Adams and North Adams) was laid out in regular form, seven miles in length from north to south and five miles in width from east to west. Two hundred acres were granted Colonel Williams in 1750, ten acres being reserved for a



FIRST BAPTIST CHURCH.

fort, saw and grist mill. This reservation, on which was erected the famous old Fort Massachusetts, now forms a part of the Harrison farm in North Adams near the Williamstown line. June 2, 1762, East Hoosac (with the exception of the 200-acre Williams grant) was sold at public vendue in Boston, by order of the general court, to Nathan Jones for

£3200, and April 11, 1766, the title was confirmed to Nathan and Elisha Jones and John Murray, that they might give good title to purchasers of the lands. The property was divided by lot among the proprietors February 5, 1768, Charles Barker having surveyed and plotted the township in lots of 200 acres. The act of incorporation under the name of Adams passed October 15, 1778—the name being adopted in honor of Samuel Adams, ex-governor of Massachusetts and an eminent revolutionary patriot. The town took an active part in that great struggle and subsequent events. The original town embraced the Hoosac and Saddle mountains and the valleys through which flow the north and south branches and the main Hoosac river.

The town of North Adams was incorporated by the Legislature of 1877, and the first town meeting was held at the Armory hall April 24, 1878. The wisdom of this movement has been shown by the remarkable progress made during the past twelve years in manufactures and commerce and the rapid increase of population, which now exceeds 13,000. The region is hilly and well watered. The village of North Adams is one of the most enterprising and prosperous in the State, offering extraordinary inducements to capital and labor. Besides its regular railroad communications the village is traversed by horse and electric railways, the latter extending to the village of Adams, via Renfrew. Churches and schools are numerous and well attended, and social and beneficial organizations flourish. An excellent public library is provided for the use of all residents; the Y. M. C. A. looks after the moral and physical culture of young men, and, on the whole, the village has good grounds for the claim that it should be incorporated as a city—a claim further strengthened by the recent completion of new water works and the lighting of the streets by electricity. North Adams is reached from Pittsfield by a branch of the Boston & Albany railroad twenty miles in length; it is forty miles east of Troy, N. Y., one hundred and thirty-two miles northwest of Boston, and the Troy & Boston railroad passes through the village. The world-renowned Hoosac tunnel is near by.

Two National banks—the Adams, capital half a million dollars, and the Berkshire, capital \$200,000—provide all requisite facilities for loans, exchange, collections, and deposits.

Manufacturing is conducted on a large and growing scale, the shoe, woolen and cotton goods, and machinery industries being among the most prominent and important.

THE PRESS.

THE NORTH ADAMS TRANSCRIPT.

The *Transcript* has entered upon its 50th volume, and is the oldest paper in Northern Berkshire. It was started by John R. Briggs with six hundred subscribers, as a whig paper. It was bought and came into the control of the present publishers and editors in 1866. When they assumed the management it was a six-column folio, with some eight hundred subscribers. It has been enlarged six times until now it is a seven-column, eight-page paper, with fifty-six columns, and has a circulation of 3,000 copies. It has grown with the growth of the town and circulates in all the towns of Northern Berkshire. It has an office equipment equal to any weekly paper in Western Massachusetts. It is printed in a building of its own, on Bank street, opening into Main street, 20 feet front by 60 feet deep, with three stories above the basement, and the entire block is

devoted to the business. Its counting room and private office, on the first floor, are noticeable for their finish, convenience, and elegance. In the rear of these offices is the press room, containing six steam presses, five of which are used for job work. The newspaper is printed on a two-revolution Campbell press of great strength and excellence. Over the counting room, on the second story, is the editorial room, 20 feet square and 13 feet high, furnished with desks and tables, and speaking tubes reaching to every room in the building. The rest of the second floor is used for job composition and contains a large and varied assortment of job type. On the third floor are the book bindery and the newspaper composition room. The *Transcript* is amply furnished with every facility, convenience, and power necessary for newspaper printing, job work of all kinds, the binding of books, and the manufacture of blank books in the best style.

And last, but not least, the *Transcript* is a fearless and steadfast Republican paper because it believes that the Republican party, in its principles, policies, and purposes, is the best friend and hope of the Republic.

THE HOOSAC VALLEY NEWS.

The *Hoosac Valley News*, a handsome eight-page paper, 35 by 46 inches in size, and published at 38 State street by McMillin & Barber, was established in January, 1867, by Wm. H. Phillips and John Mandeville. Among



its publishers since that time have been James C. Angell, who maintained a connection with the paper for nearly fifteen years, J. L. Brown, Charles T. Evans, Edward D. Angell, and A. W. Hardman. Edward A. McMillin, one of the present proprietors, became connected with the paper October 1, 1884, the firm becoming Hardman & McMillin, and so continuing until February 1, 1888, Mr. McMillin by purchase became sole owner, and a short time subsequent Mr. Edward C. Barber was admitted to partnership. The *News* was originally an eight-column quarto, being enlarged Oct. 14, 1882, to nine

columns and in October, 1885, it again became necessary on account of its generous advertising patronage to further increase its size, and it was made an eight-page paper of seven columns to the page, the first paper in Berkshire county to adopt the new form. Politically the *News* is independent Republican, and it has a large circulation in Northern Berkshire and Southern Vermont. In connection with the newspaper a finely equipped job printing office has been built up, and the large and steadily increasing volume of business both in the newspaper and job departments is conclusive evidence that the worth and enterprise of the present proprietors is fully appreciated by their constituents. The old school house, which for so many years served as the home for the *News*, was

demolished in the fall of 1887, and the present handsome building, the property of the North Adams Fire District, was at once erected and the *Adams* took possession of its new and commodious quarters in March of the following year.

ADAMS NATIONAL BANK.

S. W. Brayton, President; A. C. Houghton, Vice-President; E. S. Wilkinson, Cashier—Capital Stock, \$500,000; Surplus Fund, \$100,000—Adams National Bank Block, Main St.

The Adams National Bank was chartered in 1865 to succeed the old Adams bank, a State institution founded in 1832. From the first, during a career of fifty-seven years under State and National auspices, the Adams has been noted for careful and conservative management, combined with enterprising public spirit, cheerfully and generously supporting and encouraging at various times and in the most substantial manner every industrial and commercial venture of a legitimate character established here.

The bank building is one of the city's most attractive architectural embellishments, and was erected in 1870 at a cost of \$70,000, including the ground. It is of brick, with Philadelphia pressed brick front, three stories in height, 60 feet front, 73 feet deep, elegantly finished throughout, and provided with massive fire and burglar-proof vaults. The officers are named above. President Brayton, a native of the State, has always resided here. Mr. Wilkinson has for twenty-five years performed the functions of cashier. The board of directors embraces, Mr. Brayton, Vice-President A. C. Houghton, Cashier E. S. Wilkinson, George W. Chase, C. H. Mather, A. B. Wright, C. T. Sampson, V. A. Whitaker, and Wm. G. Cady, all prominent citizens and leading business men. The Adams National transacts a regular banking business in loans, discounts, collections, deposits, drafts, foreign and domestic exchange, and makes a specialty of individual and corporation accounts, the popularity of the institution being amply attested by the number and amount of these. Following is the latest sworn statement to the Comptroller of the Currency, of date December 11, 1889:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$885,072 60	Capital stock paid in.....	\$500,000 00
Overdrafts, secured and unsecured.....	2,440 50	Surplus fund.....	100,000 00
U. S. bonds to secure circulation.....	150,000 00	Undivided profits.....	37,955 33
Due from approved reserve agents.....	116,312 34	National bank notes outstanding.....	135,000 00
Due from other national banks.....	42,109 03	Individual deposits subject to check.....	375,724 83
Banking house.....	40,000 00	Demand certificates of deposit.....	19,077 91
Current expenses and taxes paid.....	3,316 88	Due to other national banks.....	111,682 94
Checks and other cash items.....	2,494 08		
Bills of other banks.....	980 00		
Fractional paper currency, nickels, and cents.....	726 04		
Specie.....	11,889 45		
Legal tender notes.....	17,383 00		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	6,750 00		
Total.....	\$1,279,441 01	Total.....	\$1,279,441 01

MANSION HOUSE.

Joseph Ryan, Proprietor—North Adams, Mass.

The Mansion House has long been noted as one of the most comfortable and convenient hotels in North Adams, being located within a minute's walk from the depot, and at the same time is in the most central point for all the manufacturing establishments of the town, being therefore specially suited to commercial men. This is an old established house, and Mr. Joseph Ryan, the present proprietor, so well known as one of the most obliging hosts in the State, was proprietor in former years and well earned his high reputation. The hotel is a handsome four-story structure with mansard roof, and balcony on second floor, and has recently been repainted and refurnished, and all its appointments are of the highest class. Having about eighty excellently furnished bedrooms with luxurious beds, being lighted throughout with gas and electricity and with electric annunciators connecting all rooms with the office, nothing is omitted that could conduce to the convenience of the guests. There are large and tastefully furnished parlors, fine reading-room and office, while the dining-room can comfortably seat 125 guests. The *menu* is all that the most fastidious could desire, while the *cuisine* is excellent and the attendance most courteous. A well fitted up *café* supplies the finest quality of refreshments and a large billiard and pool room in connection affords recreation to the business tired sojourner.

Mr. Joseph Ryan is a gentleman well known and highly appreciated throughout this section of the State, and those who have once partaken of his hospitality are sure to call again.

THE WILSON.

F. E. Swift, Proprietor—Main St.

The Wilson, North Adams' principal hotel, is a palatial hostelry that might reflect credit upon a metropolitan city. It was built in 1866 by Mr. A. B. Wilson of the Wheeler & Wil-



son Sewing Machine Company, and with the opera-house under the same roof and furnishings cost \$160,000. The building is of brick, four stories, 150 x 150 feet, and contains, in addition to the opera-house (capable of seating 800 people), one hundred and five bedrooms, four parlors, five commercial travelers' sample rooms, billiard and café, and an elegantly appointed office and reading-room on the second floor. The arrangements are on a corresponding scale of completeness, and embrace every comfort and convenience—broad stairways, elevator, hot and cold water, baths and gas on every floor. The house is practically fire proof, but is also provided with everything that can conduce to the safety of guests. The table is supplied with all

of the luxuries as well as substantial that can tempt the appetite, skillfully prepared and neatly served, and the rates, \$2.50 and \$3 per day, are quite reasonable.

Mr. Swift, the proprietor, who purchased the property in 1881 and has made it a famous and well patronized hotel, is a native of Vermont and has represented this district in the Massachusetts Senate. He is a progressive, public-spirited citizen and a genial host.

JAMES HUNTER & SON,

Iron Founders and Machinists—Manufacturers of Fulling Mills, Cloth Washers, Soaping Machines, Wool Scourers, Friction Clutch Pulleys, and Cut-off Couplings—Main St.

It is now forty-one years since James Hunter, a native of Scotland, started here in a small way as a general iron founder, soon afterward taking an associate in the person of David Temple. Two years later Mr. Temple sold his interest to Mr. Abel Weatherby, but subsequently retired, whereupon the firm of Hunter, Thayer & Co. was formed and a grist mill, planing mill, and box factory were added to the plant. This firm survived for a period of five years, when it was dissolved, and James Hunter & Co. succeeded. After three years Mr. Hunter organized a new firm, admitting his son, James E., when the present style was adopted. The works now occupied were erected in 1861, and the firm began the manufacture of machinery. The plant at this time comprises three substantial three and four-story brick buildings with several connecting frame structures, the whole covering, with a newly added wing to the foundry, more than an acre of ground. An improved 60-horse-power steam engine imparts motion to a complete and valuable equipment of modern machinery suited to the business, and from ninety to a hundred trained mechanics are employed in all departments.

The specialties embrace iron moulding in general and the production of light and heavy castings of every description in that department, while in the machine shops are manufactured a superior line of woolen mill appliances—fulling mills, cloth washers, soaping machines, wool scourers, etc.—which are in use all over the Union. This concern also excels in the manufacture of friction clutch pulleys and cut-off couplings of original and peculiar design, very popular wherever introduced.

Both members of the firm are practical and experienced iron founders and machinists. The senior partner was formerly president of the Berkshire National Bank.

J. W. VALENTINE,

Interior Decorator—Dealer in Wall Paper, Draperies, Carpets, etc.—No. 81 Main St.

The services of the skillful interior decorator are in constant demand during the seasons—spring and fall—when the best results may be realized from his art—though it must not be inferred that he is at any time absolutely idle. Among the more prominent representatives of this popular industry is Mr. J. W. Valentine of No. 81 Main street, successor to Valentine & Briggs, established 1886, Mr. Briggs having retired last February. Mr. Valentine's place of business, advantageously located, is commodious—25 x 71 feet—and well arranged and abundantly stocked in all departments, carrying carpets, wall papers, and kindred goods to the average value of \$20,000. These include the choicest weaves of foreign and American looms, rare imported and domestic tapestries and draperies, and choice selections from the latest novelties in wall papers, dados, linocrusta-waltons, borders, frescos, etc. At the rear is the paint shop, where plain and fancy sign-writing is done to order at short notice and in the best style. Ten men are employed, including paper-hangers and painters and several skillful carpet-fitters, and commissions for all work in his line, from fitting up a single room to the artistic decoration of an entire residence, hotel, or public building, are executed in superior style, promptly and on reasonable terms.

Mr. Valentine is still a comparatively young man, but has had many years' experience in the interior decorations trade, formerly as a traveler for a leading Boston house. He is a native of Taunton, Mass.

THE ARNOLD PRINT WORKS.

A. C. Houghton, President; Wm. A. Gallup, Treasurer—Manufacturers of Print Cotton Goods—"Eclipse" and "Beaver" Mills, "Arnold" Print Works—Marshall St., North Adams.

The Arnold Print Works were established in 1876, with David O. Brayton, of Fall River, president, and Albert C. Houghton, treasurer, the latter now president. The print works proper consist of quite a number of buildings covering in all more than six acres of ground, and are complete in all their appointments, the equipment including eight improved modern printing machines. Five hundred operatives are employed here, and the finished output averages 15,000 pieces of forty-five to fifty yards per week. The office and principal buildings front on Marshall street.

This company run also, in connection with the above plant, two extensive cotton mills—the "Eclipse" being situated on Union street and consisting of a substantial three-story structure, 50 x 300 feet, built in 1875, equipped with 300 looms, run by a 300-horse-power steam engine, employing 150 hands, and producing 1,800 pieces of cotton goods weekly. The "Beaver" mill was built by Gallup & Houghton in 1877, is operated by combined steam and water power, runs 244 looms, employs 130 people, and turns out 1,300 pieces per week.

The dress prints made here are of the best quality, original and tasty in style, and are sold by the dry goods trade generally throughout the United States.

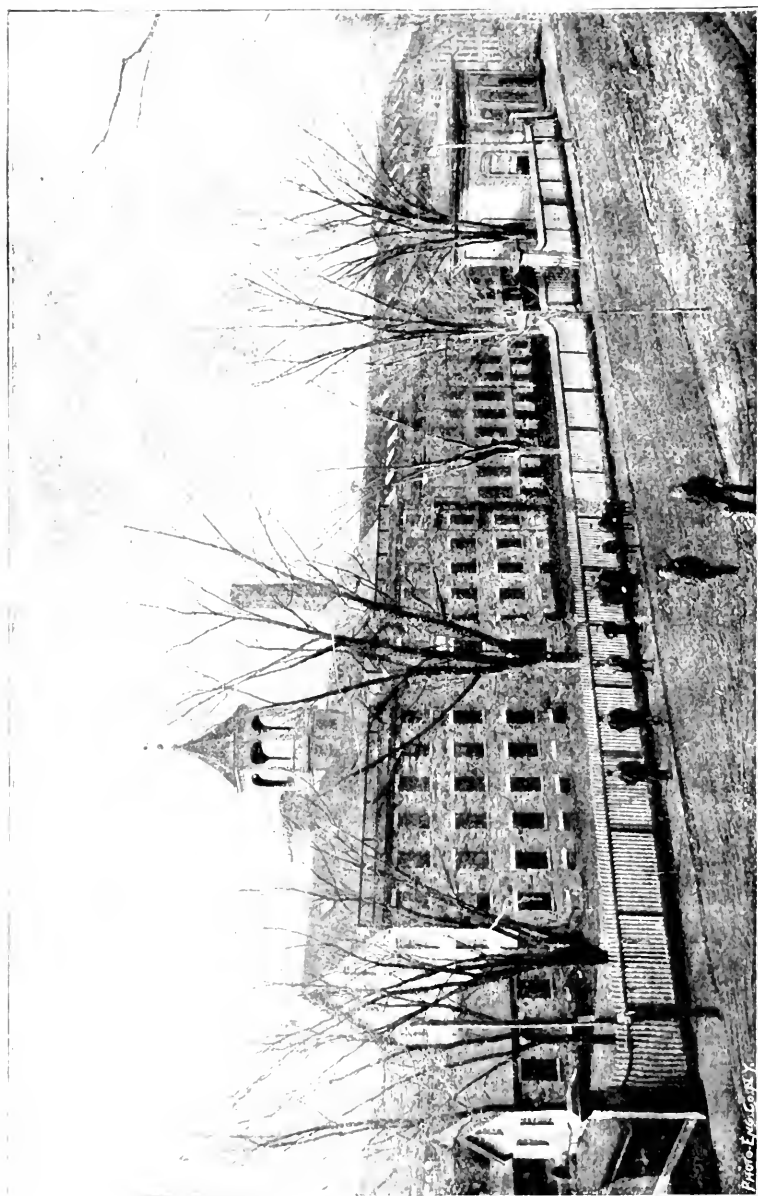
N. L. MILLARD,

Manufacturer of Standard Screw, Machine-Sewed, and Pegged Shoes for Men's, Boys', and Youths', Ladies', Misses', and Children's Wear—No. 17 Union St., North Adams.

Shoe manufacturing occupies a prominent place among the industries of Massachusetts, and North Adams contributes her full quota to the volume of the State's products in this department of labor. Notable among local manufacturing enterprises is that of Mr. N. L. Millard, established by Messrs. H. S. Millard and W. H. Whitman in 1866. The style changed to Whitman & Millard in 1875 through purchase of H. S. Millard's interest by Mr. N. L. Millard, and in 1882 Mr. Whitman retired, leaving Mr. Millard to manage the concern alone—a task in which he has acquitted himself most creditably.

The factory building is one of the largest and most complete of the kind in this vicinity, three stories in height, 40 x 130 feet, with warehouse and engine-house attached, all of brick, while the machinery equipment is first-class, comprising all late and valuable practical improvements, run by a 35 horse-power engine. The employees in all departments number 250, and the daily output averages about 2,500 pairs of superior medium grade shoes, men's, boys', and youths', ladies', misses', and children's standard screw, machine-sewed, and pegged goods being the specialties. These goods are handled by the trade in all the States, east west, north, and south, and are received with great favor by consumers everywhere.

Mr. Millard, a native of Stamford, Vt., has resided here for many years. He is an energetic, thorough-going business man and a good and popular citizen.



WOBURN WOOLLEN COMPANY'S MILL.

Photo-Lith. Co., N.Y.

BLACKINTON,

A THRIFTY and prosperous manufacturing village of the town of North Adams, is situated two miles distant from the embryo city of that name on the Fitchburg railroad, and is provided with post, express, and telegraph offices, several dry goods and grocery stores, a drug store, a carriage factory, etc., besides the great mills of the S. Blackinton Woolen Company, after the first president of which corporation the place is named. The company is noticed at length below. The village excels in culture, morality, and social opportunities, and supports a union church, a free library, a reading room association, an F. M. T. A. society, brigade 6, Alfredians, a lodge of Good Templars, a brass band, and a base-ball club.

S. BLACKINTON WOOLEN COMPANY.

Wm. L. Pomeroy, President ; S. B. Pomeroy, Vice-President ; O. A. Archer, Treasurer ; R. E. Schouler, Superintendent—Manufacturers of Fancy Cassimeres and Worsteds—Blackinton.

The original mill at Blackinton is of stone, and was erected in 1842. The present company was established in 1876, with S. Blackinton as president and stock capitalized at \$250,000. It was reorganized in 1881, when the officers named above were installed. The plant as it now stands consists of the old mill of four stories with a three-story frame addition, the whole covering ground 42 x 500 feet, fitted up in all departments with automatic sprinklers, gas and electric lights. The engine and boiler-house and dye-house are connected with the mill buildings, and 100 tenements near by furnish comfortable shelter for the operatives, 350 of whom are employed. The equipment is first-class, this being what is called a "twenty-set" mill, and embraces one hundred broad and six narrow looms, with capacity for producing 1,500 yards of broad and a proportionate quantity of narrow goods daily; monthly output, 60,000 yards. The company confines its attention to fancy cassimeres and worsteds, and its goods are celebrated for uniformity of texture and elegance of finish, merchant tailors and the clothing trade taking the entire output, which commands top prices in all the leading markets, east and west.

This enterprise has made of Blackinton a neat and prosperous village—in fact, built the place. All of the company's officers reside here and are personally interested in all that affects Blackinton's welfare. As long ago as 1859 Treasurer Archer established a village library, of which he was chosen president and afterward librarian. At first the membership fee was fifty cents per annum, but for the past eleven years the institution has been entirely free to the public, and is in a flourishing condition.

GREYLOCK

LIES midway between Blackinton and Braytonville, in the town of North Adams, and is chiefly noted as the site of the great Greylock mills, described below. It is a cosy, quiet village, peopled for the most part by mill operatives, though many fine residences are seen in the vicinity.

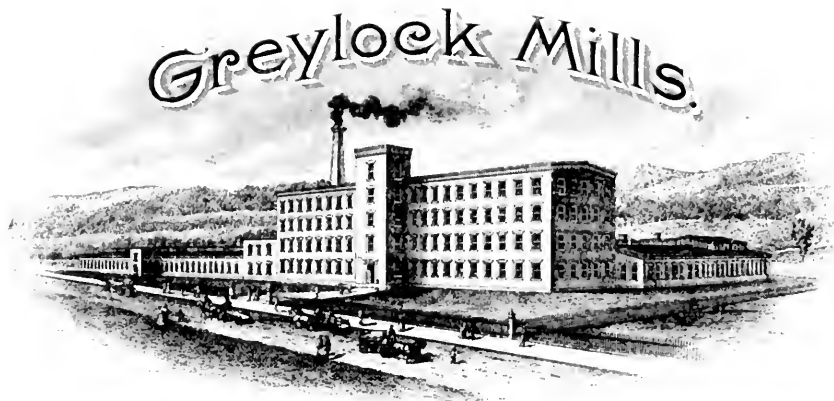
GREYLOCK MILLS.

Wellington Smith, President ; W. B. Plunkett, Treasurer ; C. B. Haynes, Superintendent—Manufacturers of Gingham and Dress Goods—Greylock.

The above-named concern was organized as a stock company in 1880; capital, \$250,000; president, Theodore Pomeroy. Mr. Pomeroy retired in 1882, and was succeeded by Mr. W. C.

Plunkett, father of the treasurer, who subsequently died, whereupon Mr. Wellington Smith was chosen executive. The capital stock has also been increased to \$300,000.

The plant is quite extensive and one of the most valuable of the kind in this country, equipped throughout in the latest approved style and running 475 looms, operated by a fine 300-horse-power steam engine. Four hundred operatives are employed, and the output, com-



prising choice gingham and dress goods exclusively, which are handled by the trade in all sections of the country, averages three hundred thousand yards per month.

The company's property includes the mill buildings proper—two of four stories and basement, the other of one story, each 100 x 210 feet and constructed of brick, and fifty tenement houses for the use of the mill help.

President Smith is a resident of Lee and treasurer of the Smith Paper Company; Treasurer Plunkett of Adams, where he is a member of W. C. Plunkett & Sons, manufacturers of cotton warp, and treasurer of the Berkshire Cotton Manufacturing Company; and Superintendent Haynes, who has personal charge of the mills, lives at Greylock.

TOWN OF ADAMS.

THE original town of Adams is described at length, under the head of North Adams, on a previous page. Since the division of territory and the organization of North Adams each of the towns is about three and a half miles in width from north to south and five miles in length from east to west. Adams is bounded on the north by North Adams, on the east by Savoy and Florida, on the west by Cheshire, New Ashford, and Williamstown, and on the south by Cheshire. The land is broken and picturesque, the highest elevation being Mount Greylock, described in our chapter on Berkshire county, while the Hoosac river, fed by numerous brooks, flows through the center. Population about 9,000.

The village of Adams, on both sides of the Hoosac river and the Boston & Albany railroad (North Adams and Pittsfield branch), is about six miles south of North Adams, with which flourishing place it is also connected by electric railway. Greylock mountain towers above the bustling village and is the chief feature of the landscape. Adams is a healthy and delightful place of residence and the center of much manufacturing, mercantile, and financial activity.

Lying between Adams and North Adams are the sprightly manufactur-

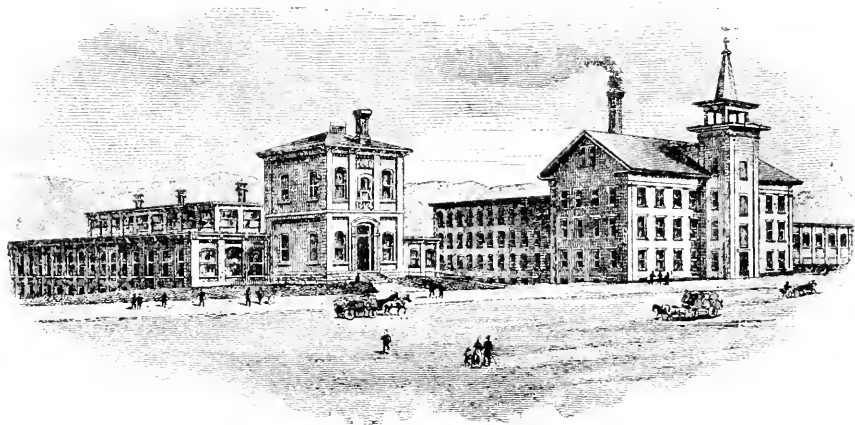
ing villages of Renfrew and Zylonite (formerly known as Howlands), while Maple Grove is south of Adams a mile and a half, on the Boston & Albany railroad, North Adams branch. The industries of the town are diversified and important, embracing the manufacture of fine paper, woolen and cotton fabrics, etc., while here are located the only zylonite plant and manufactory of zylonite goods in the United States.

ADAMS.

W. C. PLUNKETT & SONS,

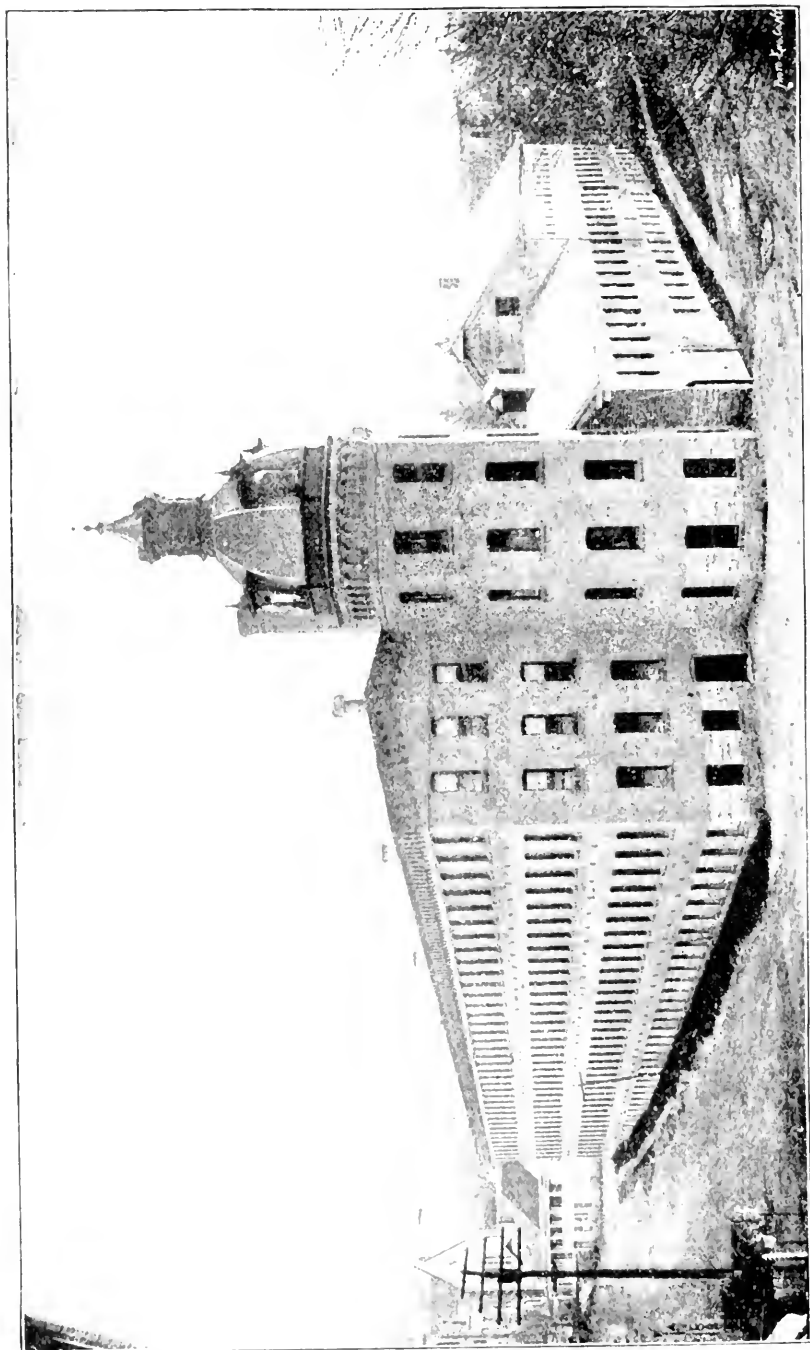
Manufacturers of Cotton Warps—Adams, Mass.

Of the numerous industrial enterprises to which Western Massachusetts is indebted for its development few have contributed more toward that end than has the firm above named, founded by the late W. C. Plunkett, who in 1829 succeeded to the ownership of the old mill,



erected at South Village, now Adams, in 1814, and known as the South Village Cotton and Woolen Manufacturing Co.'s mill. The present style was adopted in 1878, and since the death of Mr. Plunkett, senior, the firm has been composed of Messrs. W. B. and C. T. Plunkett, his sons, both born here and representative business men.

The new mill—No. 3—was erected in 1887, and is a model establishment, constructed of brick, four stories in height, 72 x 140 feet, connected with which are the dye-house, one story, 50 x 70 feet, the beaming-room, 84 x 120 feet, and the boiler and engine house—all lighted throughout by gas, provided with fire hydrants and automatic sprinklers, two steam engines of 225 combined horse-power, and a 110-horse-power turbine wheel. Six thousand spindles are kept going here the year round, and 100 people are employed. Mill No. 2 on Depot street is also of brick, three stories, 40 x 150 feet, affords 18,000 square feet of floorage, runs 4,000 spindles on cotton warps and yarns alone, and is operated by a high-speed "Buckeye" steam engine. In addition to their mills the firm own sixty-five tenements occupied by their help. They are largely interested in and manage the Greylock Mills in North Adams, and the Berkshire Cotton Manufacturing Company. The latter corporation has just completed in Adams one of the finest cotton mills in New England, with 35,000 spindles and 800 looms.



L. L. BROWN & CO.'S PAPER MILL.—SEE PAGE 251-252

L. L. BROWN PAPER COMPANY.

L. L. Brown, President; T. A. Mole, Treasurer—Manufacturers of First-Class Linen Ledger and Record Papers—Adams, Mass.

The fame of the L. L. Brown Company's superb linen ledger and record papers is not confined to this country but has extended all over the civilized world. For forty years this



company have made a specialty of this class of papers, adding improvements from time to time until their goods are now the recognized standard in point of strength of fibre, erasing and rewriting, and all other desirable qualities. They are handled by the paper trade and blank-book makers everywhere and have no superiors and few rivals. Every sheet is water-marked with the company's name and date of manufacture, and those who want the best grade of paper

are thoroughly protected against imposition thereby—a valuable precaution.

This representative house was founded in 1850 by L. L. Brown & Co. In 1873 the company was incorporated under the present style with a paid-up capital of \$200,000. The mills have recently been greatly enlarged, refitted, and newly equipped by the company, and now comprise the main building of four stories, brick with stone basement, 36 x 240 feet; the rag mill adjoining, also of brick, 31 x 148 feet; the boiler house, 35 x 36 feet, and engine room, 26 x 30 feet, both of stone; the old machine room, 24 x 63 feet, and new machine room, 24 x 72 feet, both of brick; the size room, 39 x 41 feet, and the old lower mill, 36 x 111 feet. The equipment is complete and comprises in part two steam engines of 75 and 150 horsepower respectively, fifteen 500-pound rag engines and four 62-inch Fourdrinier paper machines.



The output embraces all sizes of high-grade linen ledger and record papers. These papers are put up in reams with binders' boards, trimmed perfectly square and ready for the ruling machine, and are warranted to erase and rewrite better than any other papers made.

At the exposition of the Ohio Valley and Central States at Cincinnati in 1888 this company was awarded the highest premium, reading as follows: "*The L. L. Brown Paper Co's Linen Ledgers excel in strength of fibre, writing and erasing qualities. These points being most essential in use, we award this Company the premium Silver Medal.*"

Their representative at the Paris Exposition of 1880 has recently returned, bringing them the gold medal awarded for superiority of linen ledger and record papers.

The American Institute of New York at their last exhibition November, 1880, awarded this paper a silver medal for superiority, all of which indicates the appreciation of well-known goods and their unequaled excellence when brought in competition with other makes.

Two hundred people are employed about the mills, and are sheltered in thirty tenement-houses belonging to the company.

At West Cummington they have a mill making a specialty of "all-linen" and bond papers, the product being one ton per day. This mill constitutes the principal industry of that mountain town, and their weekly payments for labor furnish the main capital to keep the wheels of commerce lubricated there.



L. L. BROWN & CO.'S PAPER MILLS—SEE PAGES 250-251.

FIRST NATIONAL BANK OF ADAMS.

Henry J. Bliss, President ; H. H. Wellington, Cashier—No. 23 Center St.

This institution—one of the model fiduciary trusts of Western Massachusetts—was chartered in 1864, and though controlling less capital than some others situated more favorably, has proved a very tower of strength to the business interests of the vicinity, exhibiting toward sound enterprise of all kinds the greatest possible liberality consistent with careful and conservative management. The banking-house, No. 23 Center street, is commodious, conveniently arranged, occupied in part by the South Adams Savings Bank, whose deposits aggregate over \$620,000, and may be fairly regarded the money center of the town. That a flourishing business is done is shown by the loans and discounts, which for the term just closed aggregated the handsome sum of \$333,831. A general banking business is transacted, specialties being made of collections on all accessible points, transactions in sterling exchange in sums to suit, deposits, loans, discounts, drafts on New York, etc.

The officers are named above. President Bliss is also president of the South Adams Savings Bank, of which institution Cashier Wellington is treasurer, holding the same relation to the Cheshire Shoe Manufacturing Company of Pittsfield. The board of directors includes President Bliss—a special justice of the district court for Berkshire county ; L. L. Brown, the famous paper manufacturer ; James Renfrew of the Renfrew Manufacturing Company ; D. R. Smith, David F. Burlingame, and Cashier Wellington. Appended is the official statement of December 11, 1889:—

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$333,831 10	Capital stock paid in.....	\$150,000 00
Four per cent. U. S. bonds to secure circulation.....	50,000 00	Surplus fund.....	50,000 00
Due from approved reserve agents.....	20,010 17	Undivided profits.....	43,732 26
Due from other national banks.....	3,317 22	National bank notes outstanding.....	45,000 00
Banking house.....	17,000 00	Dividends unpaid.....	50 00
Current expenses and taxes paid.....	5,238 00	Individual deposits subject to check.....	168,448 40
Checks and other cash items.....	12,405 82	Demand certificates of deposit.....	13,705 27
Bills of other banks.....	733 00		
Fractional paper currency, nickels, and cents.....	166 62		
Specie.....	8,030 00		
Legal tender notes.....	8,000 00		
Redemption fund with U. S. Treasurer (5 per cent. of circulation).....	2,250 00		
Due from U. S. Treasurer, other than 5 per cent. redemption fund.....	870 00		
Total.....	\$470,941 63	Total.....	\$470,941 93

ZYLONITE.

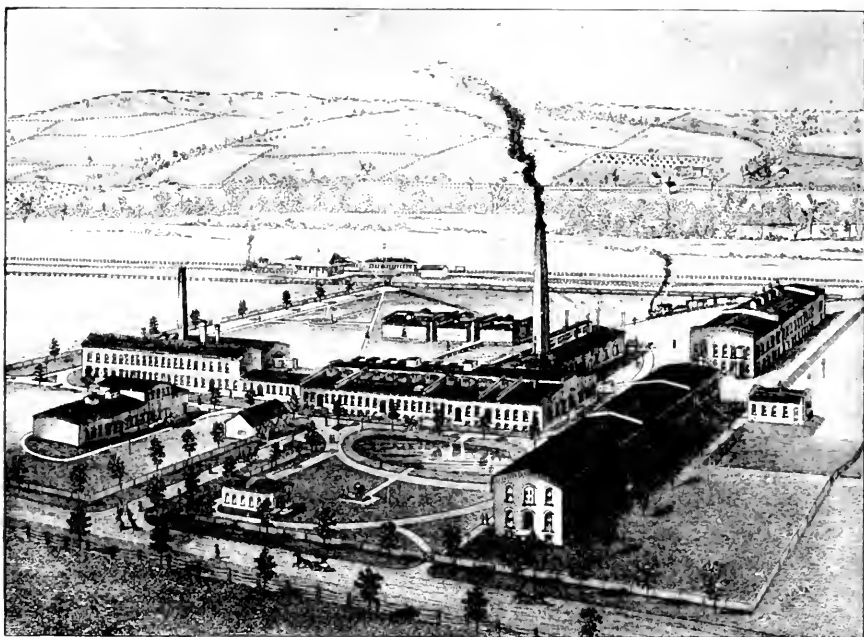
AMERICAN ZYLONITE COMPANY.

President, Emil Kipper ; Vice-President, C. A. Denny ; Treasurer, S. W. Ingalls—Manufacturers of Zylonite.

What is zylonite ? Briefly, it is a compound of linen paper, camphor, and alcohol, combined and treated chemically, the result being a transparent solid substance of great density, strength, and beauty, capable of being molded to any desired form, and the only known rival of celluloid, to which it is vastly superior for a great variety of uses. The first process is to pass the paper, sheet by sheet, through a machine which at one operation cuts it into strips an inch wide and two feet long and embosses or corrugates the strips—a necessary precaution against their becoming matted together in the second process, whereby, after being placed in iron vessels, they are treated with acids and reduced by chemical action to pulp. Camphor and alcohol are next introduced, and incorporated with the mass, which then assumes the character of cellulose. Coloring matter—pigments of any desired shade—are then thoroughly mixed with the compound, which, after passing between heavy polished rollers, is molded into slabs of two feet in width, four or five feet long, and three or four inches thick. Unlike celluloid, zylonite is not liable to explode, but burns readily. It is a perfect substitute for ivory, shell, bone, etc., and capable of being employed for any of the purposes to which those substances are applied. An Englishman, Daniel Spill of the British Zylonite Company, was the inventor, and sold his American and Canadian patents to the American Zylonite Company, capital \$750,000, incorporated under the laws of New York September 11, 1880.

The plant of the company at Zylonite, near Adams, Mass., comprises some fourteen or fifteen one and two story brick buildings of varying design and dimensions, fitted up with

special reference to the work to be performed. A description of the premises would convey but an inadequate notion of their extent and the vast amount of intricate and laborious operations carried on, and we shall not attempt it. Suffice it to say that in addition to ample steam power 125 people are employed—the company providing twenty-three tenements for



their shelter. Eight hundred pounds of paper from the L. L. Brown Paper Company is consumed daily, and the output varies from six to nine tons per week, being shipped to all points in this country, Canada, and Continental Europe.

President Emil Kipper is a resident of Adams, as is also Treasurer Ingalls. The latter is also vice-president of the United Zylonite Company, described below.

THE UNITED ZYLONITE COMPANY.

W. L. Brown, President; S. W. Ingalls, Vice-President; Frank S. Richardson, Treasurer—Manufacturers of Zylonite Collars and Cuffs, Combs, Brushes, Instrument and Cutlery Handles, Mirror and Picture Frames, Sporting Goods, Ornaments, etc.

The United Zylonite Company was incorporated in March, 1888, the result of a consolidation of the Zylonite Comb and Brush Company, capital \$100,000, and the Zylonite Novelty Company, capital \$100,000, the former dating from 1883 and the latter from 1884. The capital stock of the new company is half a million dollars. The plant comprises four or five brick buildings of one and two stories and of varying dimensions, equipped in the completest manner with special machinery run by steam power, the whole lighted by the incandescent electric system. The working force of both sexes numbers 500, and the output is immense in volume and value, including among other items 1,200 dozen collars and cuffs, 175 dozen brushes, combs, and mirrors, manicure sets, paper-cutters, poker chips, dice, cutlery handles, etc., in great quantities, and novelties of many kinds. Besides, a department is set aside for the manufacture of packages required, and when necessary fifty dozen plush toilet cases and 2,000 dozen collar and cuff boxes can be made daily.

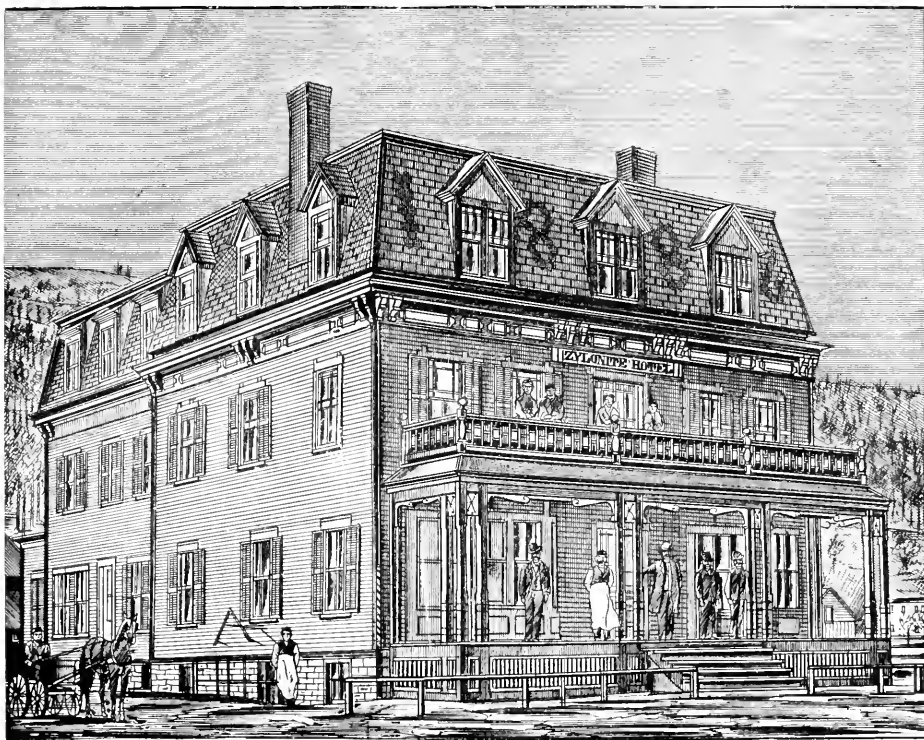
These goods are superior to any of similar character ever hitherto produced, and are fast driving celluloid out of the market. In addition to their superior style, finish, and durability, they are absolutely non-explosive—a quality that gives them at once the advantage with discriminating buyers.

President Brown resides in New York. Vice-President Ingalls lives at Zylonite, and is treasurer of the American Zylonite Company.

THE ZYLONITE HOTEL.

Harry Donohue, Proprietor—Zylonite.

This popular hotel and road-house was built in 1886 by Frank Haskins, who in May of 1888 transferred the proprietorship and management to Mr. Harry Donohue, one of the most



obliging, genial, and favorably known Bonifaces in the State, formerly for three years proprietor of the American House at North Adams.

The Zylonite is an extremely handsome three-and-a-half-story frame building, 40 x 60 feet, with office, bar, billiard, and broad and airy dining-rooms on the first floor, two sumptuous parlors and several elegantly appointed sleeping apartments on the second floor, and the upper floors set apart for the same purpose, there being in all twenty-four bedrooms. The building is lighted throughout by electricity. A tasty piazza and mansard roof set off the house to good advantage, and steam heating apparatus renders it comfortable in the winter—at which season, in fact, the patronage is best, the grand dining-room offering superior facilities for dancing parties, many of which resort hither when the sleighing is good. A neat barber shop is attached and a fine livery establishment is connected with the house, and guests will be accommodated with any kind of rig desired at any season. The house is always well patronized by summer boarders, who find here many attractions in the way of scenery, pure air, good water, shade, and other advantages. Rates are quite moderate. Cars of the electric road connecting Adams and North Adams pass the Zylonite every half hour.

MAPLE GROVE.

PHILLIPS WOOLEN MILL.

B. F. & A. L. Phillips—Manufacturers of Fine Cassimeres—Maple Grove.

The Phillips is a seven-set mill and ranks with the best in the country. It was erected in 1868 by Blackinton & Phillips, to whom Messrs. B. F. & A. L. Phillips succeeded in 1879, when the plant was overhauled, considerably enlarged, and greatly improved in all departments. As the property now stands it consists of a superbly appointed brick mill building, 206 feet front by 52 feet deep, equipped with a comprehensive and costly complement of carding, spinning, dyeing, and weaving machinery, fitted up with electric light, steam heat, automatic sprinklers, a 100-horse-power steam engine, and a 100-horse-power turbine water wheel. Near by are the company's thirty tenements for the shelter of the operatives, 125 of whom are employed. The output of the mill, famous all over the United States for fineness of grade, uniformity of texture, beauty of design, and elegance of finish, is confined to superior domestic cassimeres exclusively and averages 1,500 yards daily—500 yards in 90-foot pieces and 1,000 yards in 40-foot pieces. These goods are supplied to the trade through reputable New York commission houses only, at prices fixed by periodical auction sales.

THE TOWN OF LEE.

THE town of Lee, incorporated October 21, 1777, and named in honor of General Charles Lee of the Revolutionary army, is just south of the county's center on the Housatonic river; averages six by five miles in area, though of irregular form; is bounded on the west and north by Stockbridge and Lenox, on the northeast by Washington, on the east by Becket, and on the south by Great Barrington and Tyringham. On the east is the continuation of the Green mountain range, and the land generally is hilly but fertile. The Housatonic, flowing through the center, drains Laurel lake, a natural reservoir supplying power to the mills for months in the dry season. The scenery is very fine. Limestone and other valuable deposits abound, and lime and building stone are shipped in great quantities. Lee, situated on the river and Housatonic railroad, is the seat of town government and principal business center. Paper of all kinds and paper mill machinery are the principal articles of manufacture. Population of the town, about 4,000.

East Lee, a lively village, is two miles east of Lee, on the Green Water river, and reached by an excellent country road. This is another considerable industrial center.

South Lee, strung along the Housatonic river and railroad in the southwestern part of the town, is a post village and the site of considerable manufacturing activity.

GROSS BROTHERS' MARBLE WORKS.

Quarriers of Fine White Marble—Lee.

The marble taken from the quarries at Lee, Massachusetts, ranks high in the highest class, and all acknowledge that it is vastly superior to many other marbles used, as well as to other kinds of stone. The discussion in relation to Lee marble is not a new one; the same decision was rendered many years ago by able men after critical tests, but this recent affirmation of the older verdict will convince those interested that the original claims made for the Lee marble were just and truthful claims, and that nothing to surpass it as a building stone has yet been

found. As long ago as 1863 Quartermaster General Meigs, who had charge of the erection of the wings of the national capitol, wrote in reply to a letter of inquiry as follows:—

DEAR SIR :—You ask my opinion of the Lee marble. The marble from the quarries at Lee, Berkshire county, Mass., of which the wings of the United States capitol are constructed, has proven to be a most excellent building stone. It has greater specific gravity, greater power to sustain weight, and greater hardness than the marble containing only carbonate of lime; it is crystalline carbonate of lime and magnesia. The two salts being present in atomic proportions it effervesces but feebly with acids and should resist the corrosive effect of carbonic and other acids in the atmosphere and in water better than the more soluble simple carbonate of lime.

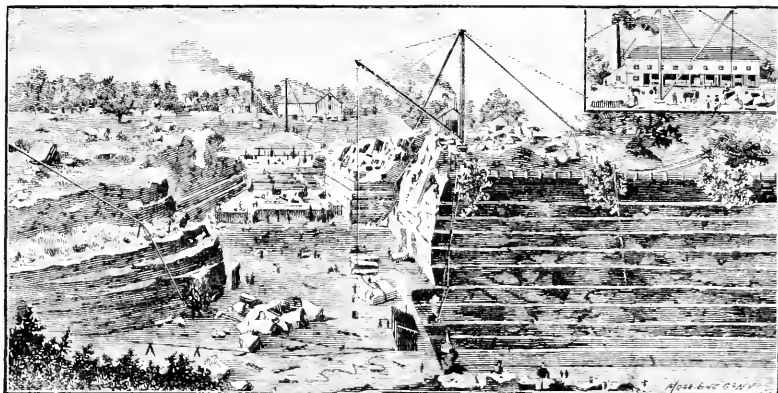
It is now sixteen years since the lower course of stone was laid upon the wings of the capitol, and the exposed surface of the blocks of the Lee marble of which it is composed are as bright in color, as free from stain and from corrosives, as on the day they were set. I have within the last eighteen months seen the most celebrated buildings, civil and religious, of the old world, and there is no palace or church, or antique ruined temple, or monument, in Europe of a material approaching the Lee marble in beauty, and I do not believe there is one which, in our climate of extremes, would prove so durable. I made extensive inquiry by public advertisements for marbles for decoration and construction of the wings of the capitol of the United States during the many years I was engaged in their erection. The sculpture of the pediment of the capitol executed in the Lee marble preserves its brilliant whiteness and seems to resist perfectly the effect of the climate.

I am very respectfully your obedient servant,

M. C. MEIGS.

Among others the following well known buildings are wholly or in part faced with Lee marble. So far as we can, we give dates of erection, that our readers may judge how this stone is affected by the weather:—

United States' capitol extension, Washington, D. C., 1852; First National Bank, Washington, D. C.; portion of post office building, Washington, D. C.; terrace wall, U. S. capitol,



Washington, D. C.; also 25,000 headstones furnished for U. S. soldiers; Farmers and Mechanics' Bank, Chestnut street, above Fourth, Philadelphia, Pa., 1854; Fidelity Trust Company's building, Chestnut street, below Fourth, Philadelphia, Pa., 1866; Caldwell's store, Chestnut street, above Ninth, Philadelphia, Pa., 1860; Dr. Jayne's store, Chestnut street, above Sixth, Philadelphia, Pa., 1861; Messchent's stores (three), Chestnut street, above Twelfth, Philadelphia, Pa., 1866; John Rice's house, Twenty-first and Walnut streets, Philadelphia, Pa., 1864; Dr. Jayne's house, Nineteenth and Chestnut streets, Philadelphia, Pa., 1865; Drexel Bank building, Fifth and Chestnut streets, Philadelphia, Pa., 1888; Philadelphia Trust Company's building.

For the past twelve years the proprietors of the Lee quarries have been furnishing marble for the new public building, corner of Market and Broad streets, Philadelphia, Pa. This building required from 650,000 to 700,000 cubic feet, and is the largest contract ever filled by any firm or company in this country; Richardson building, Newell building, Jones building, and several others which we cannot now place, in Boston, Mass.; in New York city a portion of the new Catholic cathedral and many stores, some built as early as 1856.

These quarries were opened by Rice & Heebner in 1852. In 1868 Mr. F. S. Gross purchased and has since worked them under the firm name of Gross Bros. A description of the quarries and of the method of getting the stone would doubtless prove of interest to many, but space forbids.

We can only advise those about to build with stone to correspond with this firm. They are fully prepared to take and to promptly fill contracts of size for Lee marble in the rough, cut to dimensions and carved to designs. For the past twelve years the average output of these quarries has been about 70,000 cubic feet per year. In 1883 they opened another vein, a superior quality of both white and blue, equal to the finest American marble, which they are now prepared to furnish to the trade for interior and monumental work.

MORGAN HOUSE.

J. H. Wood, Proprietor—Main St., Lee.

The Morgan is Lee's principal hotel, the standby and home of the traveler when here during the past fifty years. It has passed through many hands—Charles Morgan, and before him his father for many years, dispensing a generous hospitality under its roof. Mr. J. H. Wood assumed the management last May-day, and has already made many improvements, refitting and refurbishing the establishment throughout, and enjoys a greatly increased patronage. The house is eligibly situated upon the principal thoroughfare, the surroundings are attractive, and comfort and convenience are the characteristics. The building is frame, two stories, 40 x 50 feet, with office, parlor, large dining-room and twenty-five neat, clean, well furnished, and inviting bedrooms. The table is supplied with an abundance of wholesome food, prepared in the most appetizing manner, and served by polite and attentive waiters, and nothing is left undone to make guests at home and happy.

Mr. Wood is a native of Old Acton, Mass., and was for several years proprietor of the North Adams railroad restaurant. He is a pleasant, liberal, and accommodating host.

EAST LEE.

THE P. C. BAIRD PAPER MILLS.

G. K. Baird, Manager—Manufacturers of Blotting, Folding Bristol, and Chromo Plate Papers—East Lee; P. O., Lee.

The "Congress" and "National" mills were built some forty years ago, and passed to the ownership of Mr. P. C. Baird just previous to the outbreak of the civil war. For several years these mills were driven to their utmost capacity in the filling of orders, the demand for paper for the manufacture of collars (then a leading specialty) being especially large. The "new mill," so styled, was erected thirteen years ago. The buildings are all frame, of two and three stories, and vary from 35 x 60 to 35 x 80 feet in area. The equipment is fully adequate to requirements, and embraces a cylinder paper machine and four beating engines in the "Congress" mill, four engines in the "National," and two washer engines in the new mill, all driven by water and provided with steam power for emergencies. Thirty-five hands are employed (living in the proprietor's tenements, of which there are sixteen), and the output is quite large, comprising superior grades of blotting, folding bristol, and chromo plate papers, in addition to which considerable orders are still filled for collar papers. Goods are shipped to all parts of the Union.

Mr. P. C. Baird was born at Becket, and has resided in Lee for thirty-five years. He is an extensive real estate owner, president of the Lee National Bank, and a stockholder in the Hurlbut Paper Manufacturing Company. His brother, Mr. G. K. Baird, is the efficient manager of the P. C. Baird mills.

E. & S. MAY PAPER COMPANY.

H. B. May of Lee, Sylvester May, Jr., of New York—Manufacturers of Fine Writing, Steel Plate, and Photogravure Papers—P. O., Lee.

Many pages of this work are devoted to the paper industry and descriptions of the great mills of Holyoke and other Western Massachusetts localities, but we believe no account is elsewhere given of a plant that makes leading specialties of high-grade papers for the use of steel plate printers and photogravure printers. Such an establishment is that of the E. & S. May Paper Company of Lee, founded many years ago by E. & S. May—1831—by whom it was conducted for a long period. The E. & S. May Paper Company was incorporated 1886. After the death of those gentlemen their sons assumed control, and so continued until last fall, when Messrs. H. B. and Sylvester May, sons of the Sylvester May above named, became sole owners. The plant comprises two adjoining frame buildings each of two stories, 45 x 120 feet. In one of these are situated two beating engines, in the other two washers, each of large capacity, while a first-class paper machine works up the materials as prepared. The rest of the machinery is in keeping, and both water and steam power is utilized. Fifty people are employed and the company provides ten tenement houses for their occupancy. The capacity of the mills is quite large, and the output, comprising the finer grades of writing, steel plate, and photogravure papers, is in great demand, being handled by the trade all over the United States.

The brothers May are natives of Lee. H. B. resides here and Sylvester, jr., in New York city.

E. P. TANNER,**Foundry and Machine Shops—East Lee ; P. O., Lee.**

The paper makers of Massachusetts, New England, and the country at large are pretty well acquainted with Mr. Tanner through the machinery adapted to their wants which for more than a quarter of a century he has been constructing and improving in a quiet way at East Lee. The works were originally established over twenty-five years ago by Messrs. Tanner & Perkins. Later Mr. Tanner managed the concern as agent for a long time, and during the past year became sole proprietor. The shops are commodious, occupy a frame building, and are fitted up with all requisite machinery, lathes, drills, and appliances, driven by water power. Two upper floors are set apart for a wood-working department, complete in all details. Seventeen skilled workmen are employed, and a vast amount of fine work is done for paper manufacturers all over the United States, the specialties embracing all the essentials of the modern paper mill. Mr. Tanner, a long-time and much respected resident of East Lee, is an accomplished practical mechanic.

BENTON BROTHERS.**Manufacturers of Fine Ledger and Commercial Papers—East Lee, P. O., Lee.**

It has been about forty years since Benton & Garfield erected the original plant, since greatly enlarged and improved, and began the manufacture of paper upon the spot now occupied by Benton Brothers' mill. Mr. Benton's sons, Charles C. and J. F., succeeded to the ownership and management at a later period, and for twenty-five years have been steadily adding to the volume of their output and to their fame as manufacturers, making leading specialties of the finer grades of ledger and commercial papers in a great variety of styles, for which they find ready sale to the extent of their capacity.

The premises comprise the mill building proper, a substantial frame structure of three stories, 40 x 100 feet, well equipped with the usual machinery, including four capacious rag engines and one 62-inch Fourdrinier paper machine, all run by steam and water power; eight tenement houses being provided for the operatives, of whom from twenty-five to thirty are employed. The firm is in a prosperous condition and its products popular with the trade.

Mr. Charles C. Benton is vice-president of the Lee National Bank and Mr. J. F. Benton a director of the same institution. Both are natives of Lee.

JOHN McLAUGHLIN,**Foundry and Machine Shop—East Lee, P. O., Lee.**

Paper manufacturers and others requiring special machinery of accurate and skillful construction should bear in mind that some of the best work of this kind in New England is from the shops of Mr. John McLaughlin, who makes specialties of high-grade paper calenders and similar devices. A skillful practical mechanic himself, he employs only the best workmen and turns out work that is in all respects equal to any produced in the large cities.

Mr. McLaughlin's works occupy a commodious two-story frame building and are equipped with all necessary appliances in both foundry and machine shop, the machinery driven by water power. Eight men are employed in all departments, and the capacity is equal to all demands. Orders are promptly filled, and particular attention invited to the superior patent horizontal calendar which forms his leading specialty. This calendar, invented by Mr. McLaughlin, patent No. 411,051, September 17, 1889, is a marked improvement over the old style of machines for this purpose. The old style has the rolls arranged one above the other in a frame, or stack as it is called; the paper receives pressure as it passes between the rolls in only one direction, so that in a five-roll calendar it only receives pressure four times. In the new invention the rolls are arranged in sets of pairs, and the paper receives pressure both horizontally and vertically, so that in a six-roll calendar it receives pressure seven times, and paper passing through this calendar once receives more finish than twice through an ordinary one; so that it is both a labor saving machine and saves a large amount of broken paper.

Mr. McLaughlin came here a boy in 1836, served a regular apprenticeship with the noted old machinist firm of Beach & Royce, and has been established in business at the same place since 1847—nearly forty-four years.

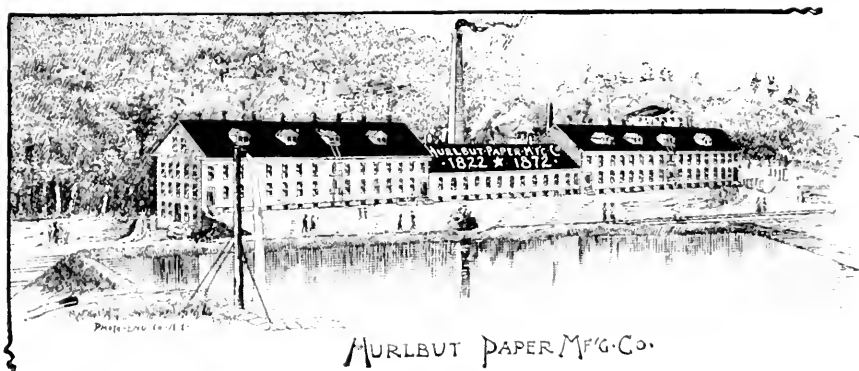
SOUTH LEE.

HURLBUT PAPER MANUFACTURING COMPANY.

T. O. Hurlbut, President ; H. C. Hurlbut, Vice-President ; A. W. Eaton, Treasurer—
Manufacturers of Fine Writing Papers—South Lee.

Western Massachusetts offers many advantages to the manufacturer of paper, not the least of which is the abundance of water power on the one hand and of pure mountain spring water on the other—the latter indispensable in the production especially of fine writing papers. No county in the State is more favored by nature in these respects than is Berkshire, and consequently the paper industry flourishes here. Prominent among the old-established mills are those of the Hurlbut Paper Manufacturing Company on the Housatonic river at South Lee, the Housatonic railroad furnishing ample facilities for the delivery of stock and the shipment of finished product.

The original mill was erected in 1822 by Owen and Hurlbut, and after the dissolution of that firm, in 1840, it was entirely owned by the Hurlbuts until 1888, when the present



company was organized and soon afterward incorporated with cash capital to the amount of \$150,000. The principal building is a fine three and five-story brick structure that covers more than three-fourths of an acre of ground, heated by steam and provided with automatic sprinklers as a precaution against fire. The machinery equipment embraces, besides all other requisites, eight 500-pound and four 700-pound rag engines, one 80-inch and one 66-inch Fourdrinier paper machines, the whole driven by four turbine wheels aggregating 400 horsepower and a 150-horse-power steam engine. One hundred and seventy-five hands are employed, and the output averages five tons per day of fine writing papers, bond and ledger papers, and papeterie stock in great variety and high grade. These goods are handled by the trade all over the United States and Canada and are held in high favor.

President T. O. Hurlbut and Vice-President H. C. Hurlbut are natives of Lee, Mass. Treasurer Eaton was born at Hartford, Conn., and is also secretary of the East Hartford Manufacturing Company, whose paper mills are situated at Burnside, Conn.

TOWN OF GREAT BARRINGTON.

GREAT BARRINGTON was incorporated June 30, 1761. It is of irregular shape, bounded on the north by Lee, Stockbridge, and West Stockbridge, on the east by Alford and Egremont, on the south by Egremont, Sheffield, and New Marlboro, and on the west by Tyringham, Monterey, and New Marlboro. The village of Great Barrington, a delightful place of residence, is situated on the Housatonic river and railroad, as is the village of Housatonic, the latter a flourishing seat of manufactures.

HOUSATONIC.

MONUMENT MILLS.

President and Treasurer, George Church of Great Barrington; Agent and Manager, T. G. Ramsdell of Housatonic—Manufacturers of Cotton Warps, White Quilts, and Counterpanes—Housatonic.

This is one of the largest industrial concerns in Berkshire county and an important representative of Western Massachusetts enterprise. Founded forty years ago, in 1830, the venture was successful from the start. During its long and prosperous career a vast number of improvements in processes, facilities, and environment have been added, and at present the plant consists of three great brick mill buildings, respectively three, four, and five stories in height, and three frame buildings of one and a half, four, and five stories, besides fifty-six tenements for the use of the three hundred operatives, for whose further accommodation seven dry goods, shoe, grocery, and provision stores are maintained, the whole constituting a neat and attractive village.

The mill equipment, as may well be supposed, is of a superior order and quite comprehensive, consisting in part of 17,500 spindles and sixty-eight broad looms, all run by water power, of which the company controls an ample supply. The output is immense in quantity and value, and is handled by the trade throughout the United States wherever the tasty American housewife is found, for nothing adds more to the beauty and enjoyment of bedroom and bed than the dainty white quilts and counterpanes made here—each a work of art and a delight to the eye. The company's cotton warps are of the highest grade and disposed of to manufacturers of fine cotton goods everywhere.

President and Treasurer George Church is a prominent and public-spirited citizen of Great Barrington. Agent and Manager T. G. Ramsdell, a thoroughly practical business man, has personal supervision of the mills.

C. M. LORING & CO., BANKERS,

Room 4, Athol Building, No. 227 Main St.,

Opp. Massasoit House.

SPRINGFIELD, MASS.

MONEY TO LOAN IN SUMS TO SUIT

In Springfield and vicinity on Furniture, Pianos, Machinery, which may remain with the owner; on merchandise in storehouse, and on second mortgages on real estate.

Business strictly confidential. Prompt attention paid to communications by mail.

THE TOWN OF CHESTER.

CHESTER is in the extreme northwest corner of Hampden county, bounded on the north and east by Hampshire and on the west by Berkshire county. It is rather hilly, well watered, and a desirable resort for health and pleasure seekers, while the natural advantages and resources invite the investment of capital in manufacturing enterprises. The bright and cheery village of Chester is a station on the Boston & Albany railroad twenty-seven miles west of Springfield. Here are located several flourishing industries, the most prominent of which are described below.

HAMPDEN CORUNDUM WHEEL COMPANY.

W. P. Leshure, President; J. D. Safford, Secretary and Treasurer.

The Chester hills are noted for their excellent quality of emery, which occurs in pockets in intervals of about 100 feet for about six miles, and is found nowhere else in this country and in only one other place in the world. Naturally the village of Chester is the site of several works devoted to the manufacture of emery machinery and the trade in emery and corundum. A prominent house devoted to this branch of industry here is that of the Hampden Corundum Wheel Company. This house was originally established on Taylor street, Springfield, two years ago. One year since the works were removed to their present more convenient location for manufacture. The premises occupied are quite commodious and are fitted up with lathes, planers, moulds, and other necessary machinery, driven by water power, of which there is a good supply in this vicinity. A number of skilled workmen are constantly employed throughout the year in the manufacture of pure sapphire corundum wheels and grinding machinery of every description, while a large trade is done in emery and corundum in bulk. The goods manufactured by this house are of excellent quality and have a high standard in the market, the trade extending throughout the entire United States. The officers of the company are W. P. Leshure, president, and J. D. Safford, secretary and treasurer, gentlemen well known in business and financial circles. Since the inception of this house the business has steadily increased from month to month, and from present indications the outlook for the future is of the most promising nature.

GEORGE D. HAPGOOD & SON,

Tanners—Chester.

The trade of the tanner has at all times been an important one and is of very ancient origin, being mentioned in Holy Writ. Great improvements have taken place in the manufacture of leather since those days. Holding a prominent place among those engaged in this line in Western Massachusetts is the well known and old established house of George D. Hapgood & Son, whose extensive tannery is located at Chester. This house was founded nearly eighty years ago, and, after passing through several hands, the present senior member of the present firm succeeded thirty-two years ago to Loring & Leach of Boston. In the year 1870 the tannery was burned down, but with that spirit of push and enterprise characteristic of the proprietor it was immediately rebuilt on a larger and better scale, and Mr. Hapgood's son, George H., was admitted to active partnership. The tannery, including bark sheds, etc., covers two acres of ground, and is thoroughly equipped with every requisite for the successful prosecution of the business, a turbine wheel of large capacity and a fifteen-horse-power steam engine supplying the motive power for driving the machinery, while from ten to twelve skilled workmen are steadily employed on the premises. The product consists entirely of upper leather for shoemakers' use, but is not finished here, that part of the work being done at Shrewsbury, Mass. The entire product of the tannery is taken by C. O. Greene & Co. of Shrewsbury, who do the finishing and supply the trade throughout the Eastern States. Mr. Hapgood is a gentleman well up in years and is a thoroughly skilled, practical tanner, having spent most of his life in this vocation. His son, Mr. George H. Hapgood, now takes the most active management, and with his father personally supervises all the details of the business.

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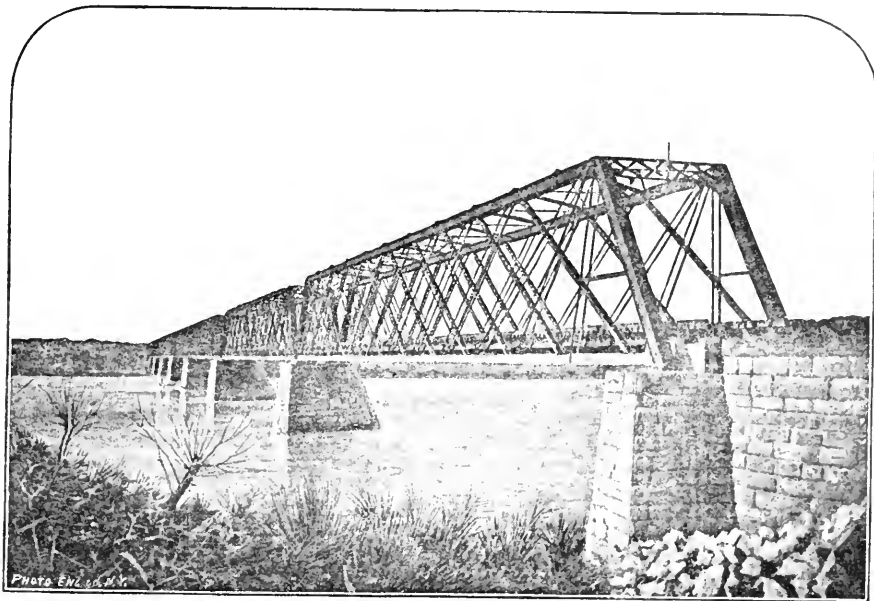
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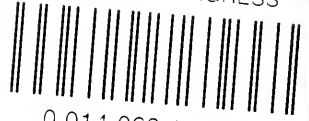
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